



SG Finserve Limited

Date: April 16, 2026

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

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

Outcome of Board Meeting held on April 16, 2026

Dear Sir/Madam,

In terms of provisions of Regulation 30, 33, 51 (2), 52 and 54 read with schedule III and other applicable provisions of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Board of Directors at its Meeting held on April 16, 2026, has inter alia considered and approved:

- 1) The Audited Financial Results of the Company for the quarter and the year ended March 31, 2026;
- 2) The appointment of Mr. Deepak Kumar (DIN: 03056481) as Additional Director in the category of Non-Executive - Non-Independent Director-Chairperson of the Company, liable to retire by rotation, based on the recommendation of Nomination & Remuneration Committee, with effect from April 16, 2026, subject to approval of the members.

Accordingly, please find enclosed herewith:

- i. The Audited Financial Results for the quarter and year ended March 31, 2026, including Statement of Assets and Liability and Cash Flow statements along with Audit Report issued by M/s. S.P. Chopra & Co., Statutory Auditors of the Company.
- ii. Disclosure of Statement indicating utilisation of issue proceeds and Statement indicating deviation/ variation, if any, in the use of proceeds of issue of listed Non-Convertible Securities as per Regulation 52(7) and 52(7A) of the Listing Regulations.
- iii. Security cover disclosure as per Regulation 54 (3) of the Listing Regulations.
- iv. The audit reports are self-explanatory with unmodified opinion(s) (free from any qualifications) and a declaration to that effect is enclosed.

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



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SG Finserve Limited

- v. The necessary disclosures required pursuant to Regulation 30 read with Para A of Part A of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated 11th November 2024.

Please note that the Board Meeting commenced at **11:00 A.M. and concluded at 12: 25 P.M.**

The above information shall be made available on the website of the Company and can be accessed at www.sgfinserve.com.

Kindly take the same in your record.

Thanking you.

For SG Finserve Limited

Kush Mishra

Company Secretary and Compliance Officer

M. No. A62001

Encl.: As above

CC: - Debenture Trustee
Axis Trustee Services Limited

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Appointment of Mr. Deepak Kumar as Additional Director (Non- Executive - Non Independent Director) of the Company

Particulars	Information of event
Reason for Change viz. appointment, reappointment, resignation, removal, death or otherwise	Appointment
Date of Appointment / cessation (as applicable) and term of appointment / reappointment	Appointed as Additional Director in the category of Non-Executive - Non-Independent Director- Chairperson of the Company, liable to retire by rotation, with effect from April 16, 2026.
Brief Profile	<p>Mr. Deepak Kumar is a distinguished member of the Institute of Chartered Accountants of India (ICAI) with over two decades of rich professional experience.</p> <p>He possesses extensive expertise in finance, corporate strategy, and operations management. Currently, he serves as Whole Time Director and Group Chief Financial Officer at APL Apollo Tubes Limited, where he oversees financial planning, treasury, taxation, and overall business operations.</p>
Disclosure of relationships between directors	Mr. Deepak Kumar is not related to any other director or key managerial personnel of the Company.
Affirmation pertaining to non-debarment from holding the office of Director by virtue of any SEBI order or any other such authority	Mr. Deepak Kumar is not debarred from holding the office of director pursuant to any SEBI order or any other authority.

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S. P. CHOPRA & CO.

31-F, Connaught Place
Chartered Accountants
New Delhi- 110 001
Tel: 91-11-23313495
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ICAI Regn. No. 000346N
Website : www.spchopra.in
E-mail: spc1949@spchopra.in

**Independent Auditor's Report on the Quarterly and Year to Date Audited
Financial Results of the Company Pursuant to the Regulation 33 and
Regulation 52 of the SEBI (Listing Obligations and Disclosure
Requirements) Regulations, 2015, as amended**

**To,
The Board of Directors of SG Finserve Limited,**

Report on the audit of Financial Results

Opinion

We have audited the accompanying statement of quarterly and year to date financial results of **SG Finserve Limited** (the "Company") for the quarter ended March 31, 2026 and for the year ended March 31, 2026 (the "Statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulations 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable Indian Accounting Standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the quarter ended March 31, 2026 and of the net profit and other comprehensive income and other financial information of the Company for the year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in



accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Financial Results

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive income of the Company and other financial information in accordance with the applicable Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulations 33 and 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the



Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, whether the Statement represents the underlying transactions and events in a manner that achieves the fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

- i. The Statement includes the results for the quarter ended March 31, 2026 and the corresponding quarter ended in the previous year as reported in these Audited Financial Results, which are the balancing figures between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current and previous financial year respectively, which were subject to limited review, as required under the Listing Regulations.
- ii. We draw attention to the fact that the corresponding figures for the quarter / year ended March 31, 2025 were audited by the predecessor auditor, who had expressed unmodified opinion thereon vide their audit report dated May 8, 2025.

Our opinion on the Statement is not modified in respect of the above matters.

For S. P. Chopra & Co.
Chartered Accountants
Firm Regn. No. 000346N


(Prateek Gupta)
Partner
M. No. 566023
UDIN: 26566023ZRNKFA3465

Place : Noida
Dated: April 16, 2026

Statement of financial results for the quarter and year ended March 31, 2026

(All amount in lakhs of INR, unless otherwise stated)

Particulars	Quarter ended			Year ended	
	March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
	(Audited)	(Un-audited)	(Audited)	(Audited)	(Audited)
I Revenue from operations					
(a) Interest income	9,917.77	8,428.62	5,220.01	32,014.59	16,475.17
(b) Fees and Commission Income	623.32	155.26	189.30	1,266.88	518.33
(c) Net gain on fair value changes	(0.47)	0.36	-	59.81	3.64
Total revenue from operations	10,540.62	8,584.24	5,409.31	33,341.28	16,997.14
II Other income	24.64	-	-	24.64	28.46
III Total Income (I +II)	10,565.26	8,584.24	5,409.31	33,365.92	17,025.60
IV Expenses					
(a) Finance costs	4,292.14	3,640.37	1,855.26	13,445.63	3,197.53
(b) Impairment on financial instruments	25.07	117.44	(295.63)	237.76	766.89
(c) Employee benefits expense ^a	354.57	204.67	(24.13)	1,447.21	997.44
(d) Depreciation and Amortization expense	19.10	17.14	14.40	68.06	50.54
(e) Other expenses	253.85	299.71	751.98	1,012.29	997.25
Total Expenses	4,944.73	4,279.33	2,301.88	16,210.95	6,009.65
V Profit before tax (III - IV)	5,620.53	4,304.91	3,107.43	17,154.97	11,015.95
VI Tax expense:					
(a) Current tax	1,315.04	1,089.41	656.50	4,364.34	2,909.95
(b) Tax expense of earlier years	-	-	-	-	76.47
(c) Deferred tax (credit)/charge	78.58	(31.73)	71.63	24.91	(69.49)
Total tax expense	1,393.62	1,057.68	728.13	4,389.25	2,916.93
VII Profit for the period / year (V-VI)	4,226.91	3,247.23	2,379.30	12,765.72	8,099.02
VIII Other comprehensive income					
Items that will not be reclassified to profit or loss					
(a) Remeasurement gain / (losses) on defined benefit plans	27.07	-	-	27.07	-
(b) Tax impact on above	(6.81)	-	-	(6.81)	-
Total other comprehensive income, (net of tax)	20.26	-	-	20.26	-
IX Total comprehensive income for the period / year (VII+VIII)	4,247.17	3,247.23	2,379.30	12,785.98	8,099.02
X Paid up equity share capital (Face value of Rs. 10 each)	6,526.72	5,589.50	5,589.50	6,526.72	5,589.50
XI Other equity	139,495.46	104,672.94	95,888.23	139,495.46	95,888.23
XII Earnings per equity share of Rupees 10 each **					
(a) Basic (in rupees)	7.45	5.81	4.26	22.75	14.54
(b) Diluted (in rupees)	7.42	4.90	3.60	22.41	13.45

^a Employee benefits expense for the quarter/ year ended March 31, 2025 are net of credit of Rs. 254.30 lakhs on account of reversal of ESOPs granted in the earlier year/s.

^{**} EPS is not annualised for the quarters ended March 31, 2026 / December 31, 2025 / March 31, 2025.



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Statement of assets and liabilities as at March 31, 2026
 (All amount in lakhs of INR, unless otherwise stated)

S No.	Particulars	As at March 31, 2026 (Audited)	As at March 31, 2025 (Audited)
I.	ASSETS		
1.	Financial Assets		
	(a) Cash and cash equivalents	15,155.67	3,016.85
	(b) Bank balances other than (a) above	5,255.08	3,167.97
	(c) Loans	392,419.95	223,706.18
	(d) Investments	21.15	8,025.52
	(e) Other financial assets	3,757.31	1,791.39
		416,609.16	239,707.91
2.	Non-Financial Assets		
	(a) Current tax assets (net)	167.51	323.02
	(b) Deferred tax assets (net)	214.51	246.23
	(c) Property, Plant and Equipment	73.27	65.59
	(d) Intangible assets under development	9.93	-
	(e) Other intangible assets	161.29	151.77
	(f) Other non-financial assets	104.32	245.21
		730.83	1,031.82
	TOTAL ASSETS	417,339.99	240,739.73
II.	LIABILITIES AND EQUITY		
	LIABILITIES		
1.	Financial Liabilities		
	(a) Debt securities	5,060.72	5,060.72
	(b) Borrowings (other than debt securities)	265,355.75	133,683.54
	(c) Other financial liabilities	336.56	143.86
		270,753.03	138,888.12
2.	Non-Financial Liabilities		
	(a) Provisions	101.55	102.40
	(b) Other non-financial liabilities	463.23	271.48
		564.78	373.88
3.	EQUITY		
	(a) Equity share capital	6,526.72	5,589.50
	(b) Other equity	139,495.46	95,888.23
		146,022.18	101,477.73
	TOTAL LIABILITIES AND EQUITY	417,339.99	240,739.73



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Statement of cash flows for the year ended March 31, 2026
(All amount in lakhs of INR, unless otherwise stated)

Particulars	For the year ended March 31, 2026 (Audited)	For the year ended March 31, 2025 (Audited)
A. CASH FLOW FROM OPERATING ACTIVITIES		
Profit before tax	17,154.97	11,015.95
Adjustments for:		
Depreciation and amortisation expense	68.06	50.54
Net gain on mutual investments at FVTPL	(59.81)	(3.64)
Interest income on fixed deposits	(253.00)	(318.58)
Interest on income tax refund	(24.64)	(28.46)
Loss on disposal of property, plant & equipment	5.95	-
Impairment allowance on financial assets	237.76	229.22
Loans and advances written off	-	537.67
Employee stock options expense	127.22	116.30
Operating profit before working capital changes	17,256.51	11,599.00
Changes in working capital:		
(Increase)/decrease in loans and advances	(168,951.53)	(57,841.69)
(Increase)/decrease in other financial assets	(1,965.92)	166.62
(Increase)/decrease in other non-financial assets	140.89	(29.66)
Increase/(decrease) in other financial liabilities	192.70	23.49
Increase/(decrease) in provisions	(0.85)	52.48
Increase/(decrease) in other non financial liabilities	191.75	(115.25)
Increase/(decrease) in accrued interest on borrowings	145.14	(122.04)
Cash used in operating activities	(152,991.31)	(46,267.05)
Income tax paid (net of refund)	(4,157.12)	(2,903.81)
Net cash flow used in operating activities (A)	(157,148.43)	(49,170.86)
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment	(43.30)	(29.23)
Purchase/Capitalisation of Intangible assets including Intangible assets under development	(61.05)	(47.53)
Proceeds from sale of proceeds of property, plant and equipment	3.21	-
Investment in equity shares	-	(2.50)
Proceeds from / (Investment in) sale of mutual funds	8,064.18	(8,019.38)
Investment in fixed deposits / earmarked bank balances (net of redemption)	(2,085.25)	2,261.69
Interest received on fixed deposits	251.14	241.62
Net cash flow from / (used in) investing activities (B)	6,128.93	(5,595.33)
C. CASH FLOW FROM FINANCING ACTIVITIES		
Net proceeds/(repayments) from debt securities	-	5,000.00
Net proceeds/(repayments) from other borrowings	131,527.07	37,788.42
Proceeds from issuance of equity share capital (net)	31,631.25	1,374.00
Proceeds from money received against share warrants	-	11,250.00
Net cash flow from financing activities (C)	163,158.32	55,412.42
Net increase in cash and cash equivalents (A+B+C)	12,138.82	646.23
Cash and cash equivalents at the beginning of the year	3,016.85	2,370.62
Cash and cash equivalents at the end of the year	15,155.67	3,016.85
Cash and cash equivalents consist of:		
Cash on hand	0.02	0.03
Balances with banks		
- in current accounts	7,655.65	2,990.10
- in fixed deposits (with original maturity of 3 months or less)	7,500.00	26.72
Total	15,155.67	3,016.85



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Notes forming part of financial results for the quarter and year ended March 31, 2026

1. SG Finserve Limited (the "Company") is a Non-Deposit taking Non-Banking Financial Company ("NBFC-ND") registered with the Reserve Bank of India (the "RBI") as NBFC - ICC vide certificate no. N-14.03632 dated October 03, 2024. The Company is also registered with the RBI to carry out the factoring business under Factoring Regulation Act, 2011 vide certificate no. N-14.03675 dated January 06, 2026. The Company is classified as NBFC- Middle Layer under the Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 dated November 28, 2025, the revised regulatory framework for NBFCs issued by the RBI.
2. The above financial results for the quarter and year ended March 31, 2026, have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors of the Company at their respective meetings held on April 16, 2026.
3. These financial results have been prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015, the other relevant provisions of the Companies Act, 2013, and the Master Directions / Guidelines issued by Reserve Bank of India as applicable and relevant to Non-Banking Financial Companies, as amended from time to time.
4. The figures for the quarter ended March 31, 2026 and the corresponding quarter in the previous year are the balancing figures between audited figures of the full financial year and published unaudited year to date figures up to the third quarter of the current and previous financial year respectively, which were subjected to limited review.
5. Information as required by Regulation 52 (4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended is as per 'Annexure I' attached.
6. The Company is primarily engaged in the business of financing and has no overseas operations / units and as such, no segment reporting is required under Indian Accounting Standard for Operating Segments (Ind AS 108).
7. During the year ended March 31, 2026, the Company has allotted 39,25,000 and 54,47,222 equity shares on March 19, 2026 and March 27, 2026 respectively on private placement basis, pursuant to conversion of fully convertible share warrants. These equity shares are subject to lock-in requirements as prescribed under Chapter V of SEBI (ICDR) Regulations.
8. Disclosures pursuant to Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, as amended:

(a). Details of loans (not in default) acquired through assignment during the quarter/year ended March 31, 2026:

Particulars	Acquired during the Quarter ended March 31, 2026 (Rs. in lakhs)	Acquired during the year ended March 31, 2026 (Rs. in lakhs)
Amount of loans acquired through assignment	-	Rs. 4,200 lakhs
Retention of beneficial economic interest	-	13%
Weighted average residual maturity	-	15 months
Weighted average holding period	-	7 months
Coverage of tangible security coverage	-	100%
Rating-wise distribution of rated loans	-	Unrated

(b). The Company has not transferred any loans (not in default) during the quarter / year ended March 31, 2026.

(c). The Company has not acquired / transferred any stressed loan during the quarter / year ended March 31, 2026.

9. In terms of requirement as per Reserve Bank of India (Non-Banking Financial Companies – Income Recognition, Asset Classification and Provisioning) Directions, 2025 dated November 28, 2025, Non-Banking Financial Companies (NBFCs) are required to create an Impairment Reserve for any shortfall in impairment allowances under Ind AS 109 – Financial Instruments as compared to Income Recognition, Asset Classification and Provisioning (IRACP) norms (including provision on standard assets) issued by Reserve Bank of India. The Company is required to and has accordingly transferred an amount of Rs. 453.23 lakhs and Rs. 679.50 lakhs to Impairment Reserve during the quarter and year ended March 31, 2026 respectively (Rs. 58.67 lakhs during the quarter ended December 31, 2025). The balance in the said reserve stands at Rs. 679.50 lakhs as at March 31, 2026.
10. The Government of India has notified four new Labour Codes ("Labour Codes") subsuming 29 legislations relating thereto effective November 21, 2025. The Company has revised the salary structure of the employees in accordance with the labour Codes w.e.f. January 01, 2026 onwards and paid and/or assessed employee benefits in accordance with the revised definition of wages under Labour Codes during the quarter/year ended March 31, 2026. Accordingly, an incremental liability on account of past service cost in accordance with Ind AS 19 - Employee Benefits amounting to Rs. Nil Lakhs and ₹ 4.88 lakhs has been charged during the quarter and year ended March 31, 2026. The Company continues to monitor developments relating to Labour Codes and will review its estimates and assumptions on an ongoing basis.
11. Previous period/year's figures have been regrouped/ reclassified, wherever considered necessary, to conform to current period/year's classification.



For and on behalf of the Board of Directors of
 SG Finserve Limited


 Rohan Gupta
 Chairperson & Director
 (DIN: 08598622)
 Place: Noida, UP
 Date: April 16, 2026



SG Finserve Limited
Annexure I

Disclosures in compliance with Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, as at and for the quarter and year ended March 31, 2026:

1. Ratios

Sr. No.	Ratio	Computation	Quarter ended			Year ended	
			March 31, 2026 (Audited)	December 31, 2025 (Un-audited)	March 31, 2025 (Audited)	March 31, 2026 (Audited)	March 31, 2025 (Audited)
1	Debt-Equity ratio	(Debt securities + Borrowings (other than debt securities) / (Equity Share Capital + Other Equity))	1.85	1.97	1.37	1.85	1.37
2	Debt service coverage ratio		NA	NA	NA	NA	NA
3	Interest service coverage ratio		NA	NA	NA	NA	NA
4	Outstanding redeemable preference shares (Nos. in Lakhs) (Refer Note 2)		-	-	-	-	-
5	Outstanding redeemable preference shares (Values) (Refer Note 2)		-	-	-	-	-
5	Debenture Redemption Reserve		NA	NA	NA	NA	NA
6	Capital Redemption Reserve		NA	NA	NA	NA	NA
7	Net Worth (Amount in INR lacs)		146,022.18	110,262.44	101,477.73	146,022.18	101,477.73
8	Net Profit after tax (Amount in INR lacs)		4,226.91	3,247.23	2,379.30	12,765.72	8,099.02
9	Earnings per share (not annualised)						
	a. Basic (in rupees)		7.45	5.81	4.26	22.75	14.54
	b. Diluted (in rupees)		7.42	4.90	3.60	22.41	13.45
10	Current Ratio		NA	NA	NA	NA	NA
11	Long term debt to working capital		NA	NA	NA	NA	NA
12	Current liability ratio		NA	NA	NA	NA	NA
13	Total debts to total assets ratio	(Debt securities + Borrowings (other than debt securities)) / Total Assets	0.65	0.66	0.57	0.65	0.57
14	Debtors' turnover		NA	NA	NA	NA	NA
15	Inventory turnover		NA	NA	NA	NA	NA
16	Operating margin (%)		NA	NA	NA	NA	NA
17	Net profit margin (%)		40.10%	37.83%	43.99%	38.29%	47.65%
18	Bad debts to account receivable ratio		NA	NA	NA	NA	NA
19	CRAR (Tier I + II)	Total Net owned funds / Adjusted value of funded risk assets on balance sheet items	36.67%	33.93%	43.46%	36.67%	43.46%
20	Gross Non Performing Assets (%)	Gross NPA / Gross Loans	NIL	NIL	NIL	NIL	NIL
21	Net Non Performing Assets (%)	Net NPA / (Gross Loans - Impairment loss allowance on Gross NPA assets)	NIL	NIL	NIL	NIL	NIL
22	Asset Cover Ratio (No. of Times)	((Asset - Intangible Assets - Liabilities (other than debt)) / Total Debt)	1.54	1.51	1.73	1.54	1.73

Note:

NA - Not applicable, as per the management, these ratios are either not applicable or cannot be meaningfully computed considering the nature of Company's operations.

2. The company does not have any convertible, non-convertible, optionally convertible, redeemable or non-redeemable preference shares.





SG FINSERVE

SG Finserve Limited

Date: April 16, 2026

To,

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

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

Sub.: Declaration pursuant to Proviso to Regulation 33(3)(d) and Regulation 52(3)(a) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015

Dear Sir/Madam,

With reference to the proviso to Regulation 33(3)(d) and Regulation 52(3)(a) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015, we hereby declare that SP Chopra & Co. (Chartered Accountants), Statutory Auditors of the Company have issued the Audit Report with unmodified opinion on Annual Audited Financial Results of the Company for the Financial Year ended March 31, 2026.

Kindly take the same in your record.

Thanking you.

For SG Finserve Limited

Sanjay Rajput
Chief Financial Officer

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

Date: April 16, 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

Sub: Statement of Utilization and deviation or variation in the use of proceeds of issue of listed Non-Convertible Debentures (NCDs)

Pursuant to Regulations 52(7) and 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Master Circular No. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2024/48 dated May 21, 2024, issued by the Securities and Exchange Board of India, we are enclosing statement indicating the utilization of proceeds and no deviation or variation in utilization of proceeds of NCDs issued by the SG Finserve Limited during the quarter ended March 31, 2026.

This is for the information of the exchange and the members.

Yours faithfully,
For SG Finserve Limited

Kush Mishra
Company Secretary & Compliance Officer

Enclosed: Annexure

SG Finserve Limited

(CIN: L64990DL1994PLC057941)

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

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

A. STATEMENT OF UTILISATION OF ISSUE PROCEEDS

Name of Issuer	ISIN	Mode of fund raising (public issues/Private Placement)	Type of instrument	Date of raising fund	Amount raised (In Crores)	Funds utilised (In Crores)	Any deviation (Y/N)	If 8 is Y, then specify the purpose of for which the funds were utilised	Remarks, if any
1	2	3	4	5	6	7	8	9	10
SG Finserve Ltd.	INE618R07012	Private Placement	NCDs	10/02/2025	50	50	NA	NA	NA

B. Statement of Deviation or Variation in utilisation of funds raised	
Name of listed entity	SG Finserve Limited
Mode of Fund Raising	Private Placement
Type of instrument	Non-Convertible Debentures
Date of Raising Funds	10-02-2025
Amount Raised	50 Crore
Report filed for Quarter ended	March 31, 2026
Is there a Deviation / Variation in use of funds raised	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If yes, details of approval so required?	NA
Date of shareholder Approval	NA
Explanation for the Deviation / Variation	NA
Comments of the Audit Committee after review	This statement as on March 31, 2026 was placed before the Audit Committee at its

SG Finserve Limited

(CIN: L64990DL1994PLC057941)

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

					meeting held on April 16, 2026. The committee noted.	
Comments of the auditors, if any					None	
Objects for which funds have been raised and where there has been a deviation, in the following table					NA	
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the quarter according to applicable object	Remarks if any
NA						

Deviation or variation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised.
- (b) Deviation in the amount of funds actually utilized as against what was originally disclosed or

**Yours faithfully,
For SG Finserve Limited**

**Kush Mishra
Company Secretary & Compliance Officer**

SG Finserve Limited

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