



SG Finserve Limited

Date: October 16, 2026

To,
Secretary
Listing Department
BSE Limited
Department of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai-400001
BSE Scrip Code: 539199

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

Sub: Earnings Presentation and Press Release on Unaudited Financial Result (standalone and consolidated) for the quarter and half year ended September 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 (standalone and consolidated) of the Company for the quarter and half year ended September 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

ANKIT
SHARMA
Digitally signed by
ANKIT SHARMA
Date: 2026.10.16
14:19:53 +05'30'

Ankit Sharma
Company Secretary & Compliance Officer

SG Finserve Limited

(CIN: L64990DL1994PLC057941)

Regd. Office: 37, Hargobind Enclave, Vikas Marg, East Delhi, Delhi-110092, Ph.: 0120-4041 400

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

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

SG FINSE₹VE

INVESTOR PRESENTATION

H1 / Q2'FY27

Turning Momentum into Leadership

SAFE HARBOUR



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These forward-looking statements include descriptions regarding the intent, belief, or current expectations of the Company or its directors and officers concerning the results of operations and the Company’s financial condition. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties. Actual results may differ from those in such forward-looking statements due to various factors and assumptions that the Company presently believes to be reasonable based on its operating experience in recent years. However, these assumptions may prove to be incorrect. Potential investors must assess the relevance, accuracy, and adequacy of the information contained in this presentation and must make an independent investigation as they may consider necessary or appropriate. This presentation and its contents are for general information purposes only, without regard to any specific objectives, financial situations, or informational needs of any particular person. They should not be distributed, published, reproduced (in whole or in part), or disclosed by recipients directly or indirectly to any other person.

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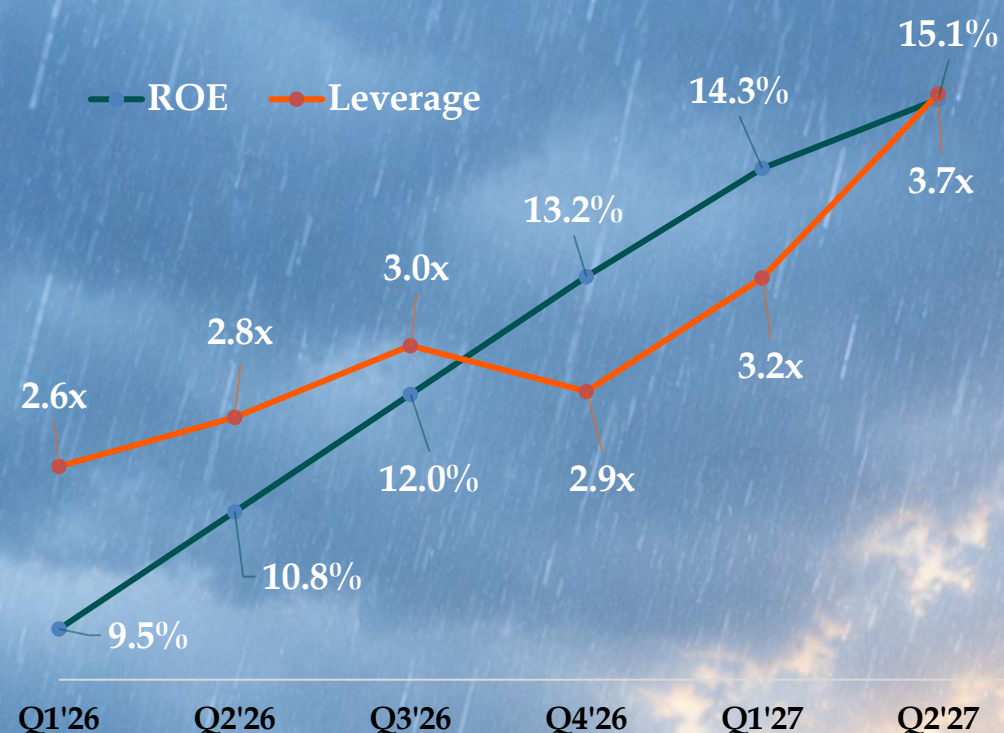
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PERFORMANCE UPDATE

Empowering Businesses,
Strengthening **SUPPLY CHAINS**

MILESTONES

H1'FY27



Return of Equity (ROE) = Quarterly PAT / Average Net Worth

Leverage: Total Assets / Net Worth at Quarter End

GROSS DISBURSEMENTS

₹16,000 Cr+

↑ 46% YoY

LOAN BOOK

₹5,694 Cr

↑ 98% YoY / 25% QoQ

NET WORTH

₹1,598 Cr

↑ 49% YoY

DEBT/TNW

2.7x

RoA

4.9%

RoE

14.7%

NPAs

NIL

(RoA/RoE is calculated basis avg AUM/Net Worth)

❖ 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 ₹59 Cr (in Q2'FY27)

❖ Rated CRISIL AA-/Stable/A1+

❖ Among ~1% NBFCs in India offering Supply Chain Finance, Factoring or TReDS

❖ Launched Loan Against Property (LAP) product (started with Delhi-NCR)

❖ Launched Digital Lending product (under LSP partnership)

❖ Team size crossed 100 while maintaining per employee annualized profitability of ₹2 Cr+

KEY HIGHLIGHTS

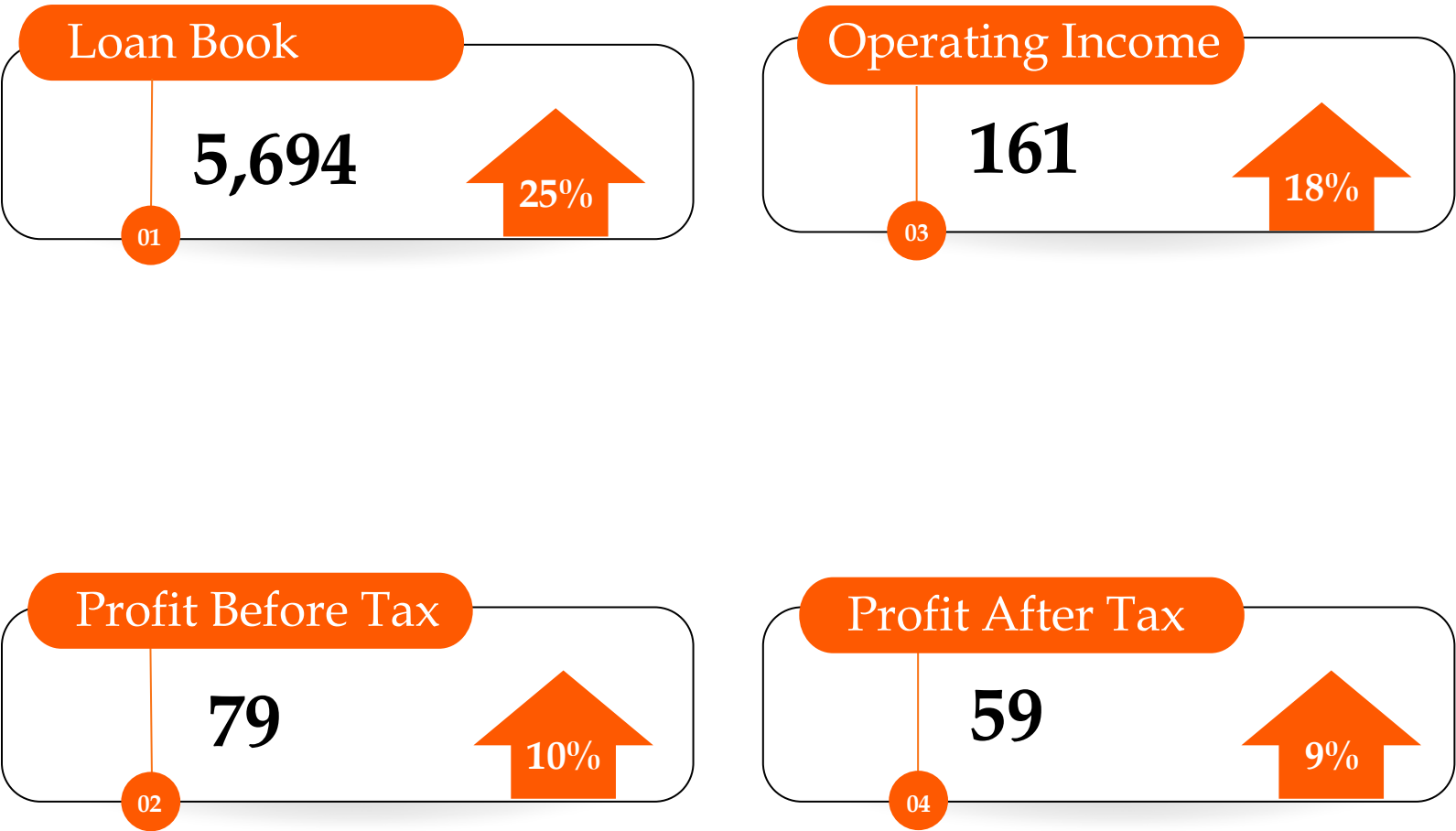
H1'FY27

- 
- ❖ PAT grew 112% YoY to reach ₹112 Cr
 - ❖ Loan Book grew 98% YoY to reach ₹5,694 Cr
 - ❖ Scaled Factoring/TReDS and commercialized LAP/Digital Lending products
 - ❖ Over 80% of Loan Book growth is contributed by new customers
 - ❖ Acquired 14 new Anchor corporates
 - ❖ Acquired ~275 new borrowers (excluding Digital Lending product)
 - ❖ Supply Chain Finance continue to contribute 2/3rd to our overall Loan Book
 - ❖ Contribution of Loan Book beyond Group's ecosystem increased to ~75%
 - ❖ Zero NPA track record maintained.
 - ❖ RoA is maintained at > 4.50% and Cost/Income Ratio is maintained < 15%
 - ❖ Capital Adequacy remains robust at ~27% despite strong AUM growth
 - ❖ Asset/Equity improved to ~3.7x; quarterly ROE run rate improved to ~15%

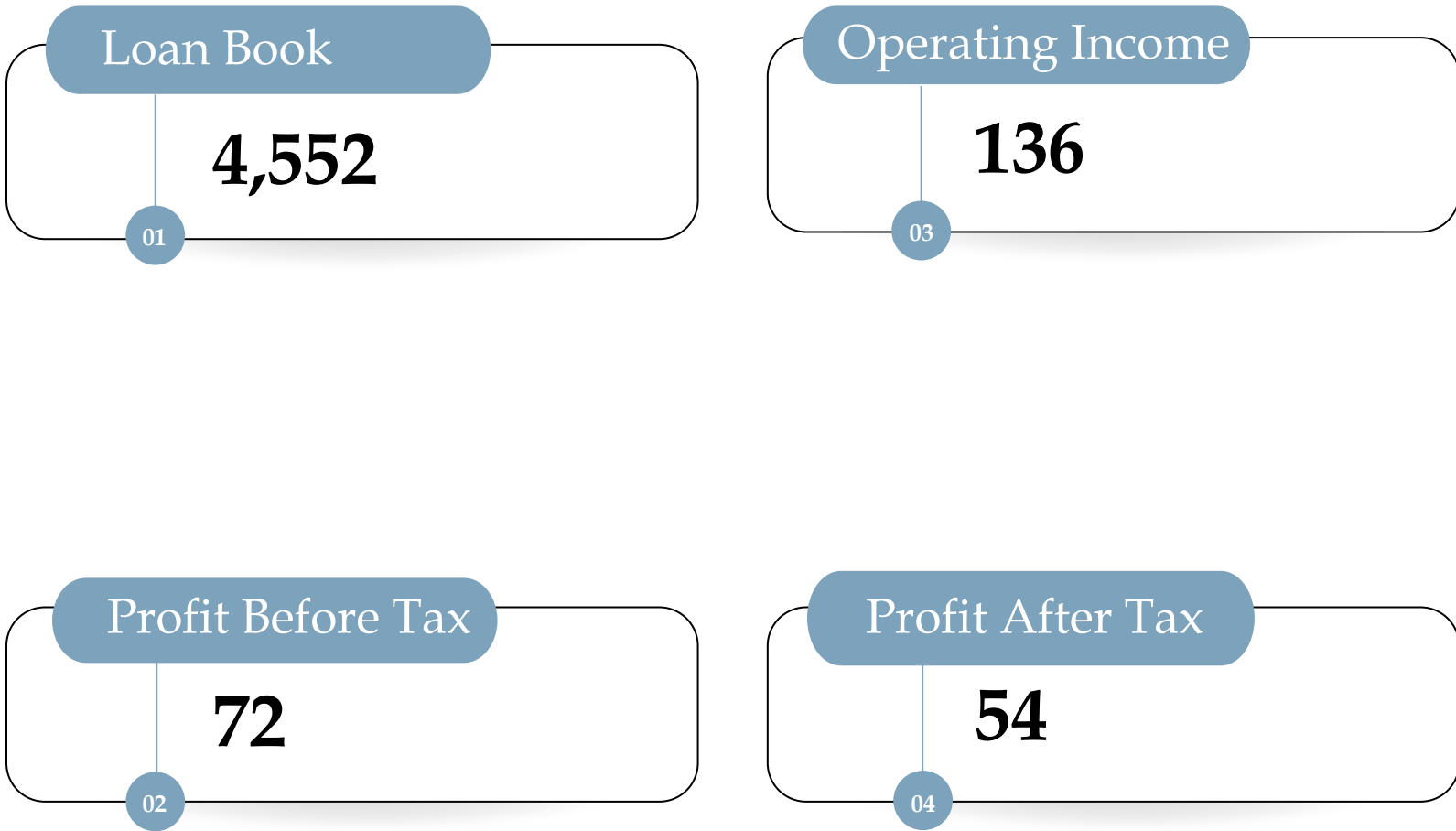
QUARTER ON QUARTER PERFORMANCE

Consolidated (₹ Cr)

Q2/FY27



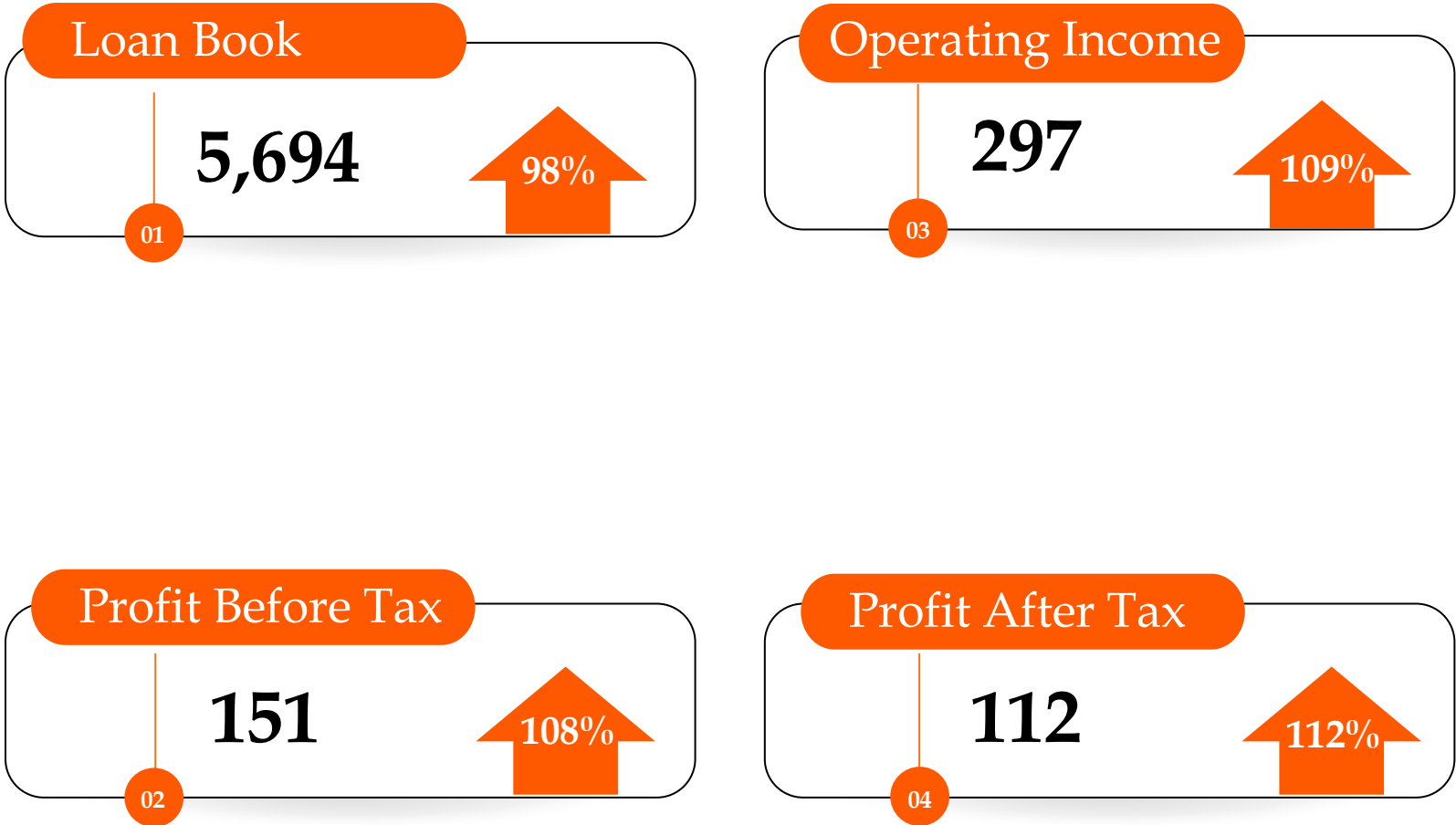
Q1/FY27



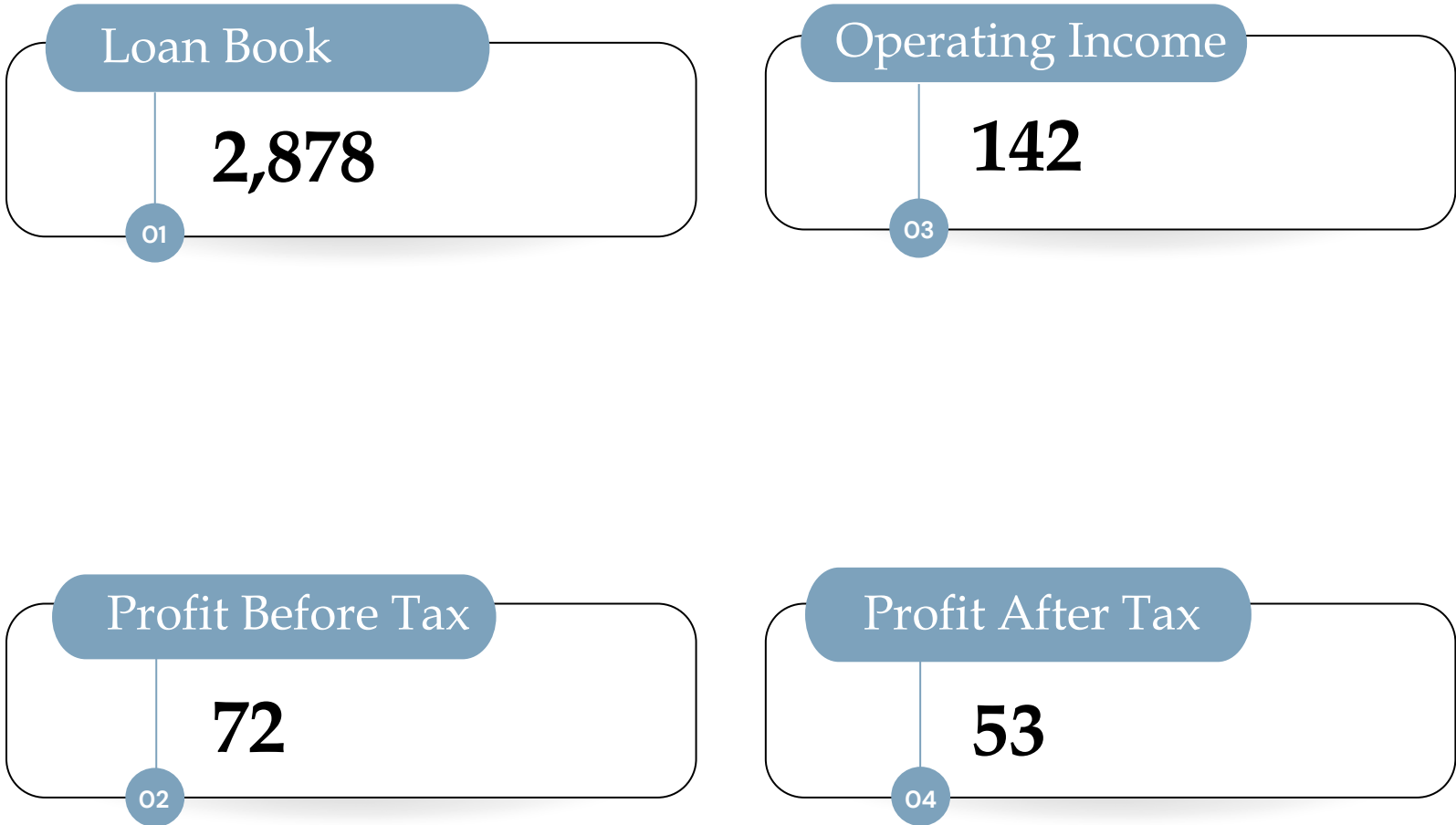
YEAR ON YEAR PERFORMANCE

Consolidated (₹ Cr)

H1/FY27



H1/FY26



FINANCIAL

SNAPSHOT

Consolidated (₹ Cr)

Particulars	Q2/FY27	Q1/FY27	Q-o-Q (%)	Q2/FY26	Y-o-Y (%)	H1/FY27	H1/FY26	Y-o-Y (%)	FY26	RoA Tree H1/Y27
Interest Income	152.9	128.9	19%	72.2	112%	281.8	136.7	106%	320.2	12.3%
Fee/Other Income	8.0	7.3	10%	2.4	233%	15.3	5.5	178%	13.5	0.7%
Total Income	160.9	136.2	18%	74.6	116%	297.1	142.2	109%	333.7	13.0%
Interest Expenses	68.2	54.1	26%	30.3	125%	122.3	55.1	122%	134.5	5.3%
Net Interest Income	92.7	82.1	13%	44.3	109%	174.8	87.1	101%	199.2	7.6%
Operating Expenses	11.1	9.6	16%	6.0	85%	20.7	13.8	50%	25.3	0.9%
Impairment Provision	2.5	0.9	-	(0.1)	-	3.4	1.0	-	2.4	0.1%
Profit Before Tax	79.1	71.6	10%	38.4	106%	150.7	72.3	108%	171.5	6.6%
Income Tax	20.6	17.9	15%	10.0	105%	38.5	19.4	99%	43.8	1.7%
Profit After Tax	58.5	53.7	9%	28.4	106%	112.2	52.9	112%	127.7	4.9%
Loan Book	5,694	4,552	25%	2,878	98%	5,694	2,878	98%	3,936	
Loan Book (Avg.)	4,634	3,954	17%	2,409	92%	4,324	2,253	92%	2,640	

Note: Standalone PAT: Rs. 58.80 Crore (Q2 FY27), Rs. 112.48 Crore (H1 FY27)



OUR KEY CORPORATE PARTNERS













New Anchors - H1



OUR BANKING PARTNERS



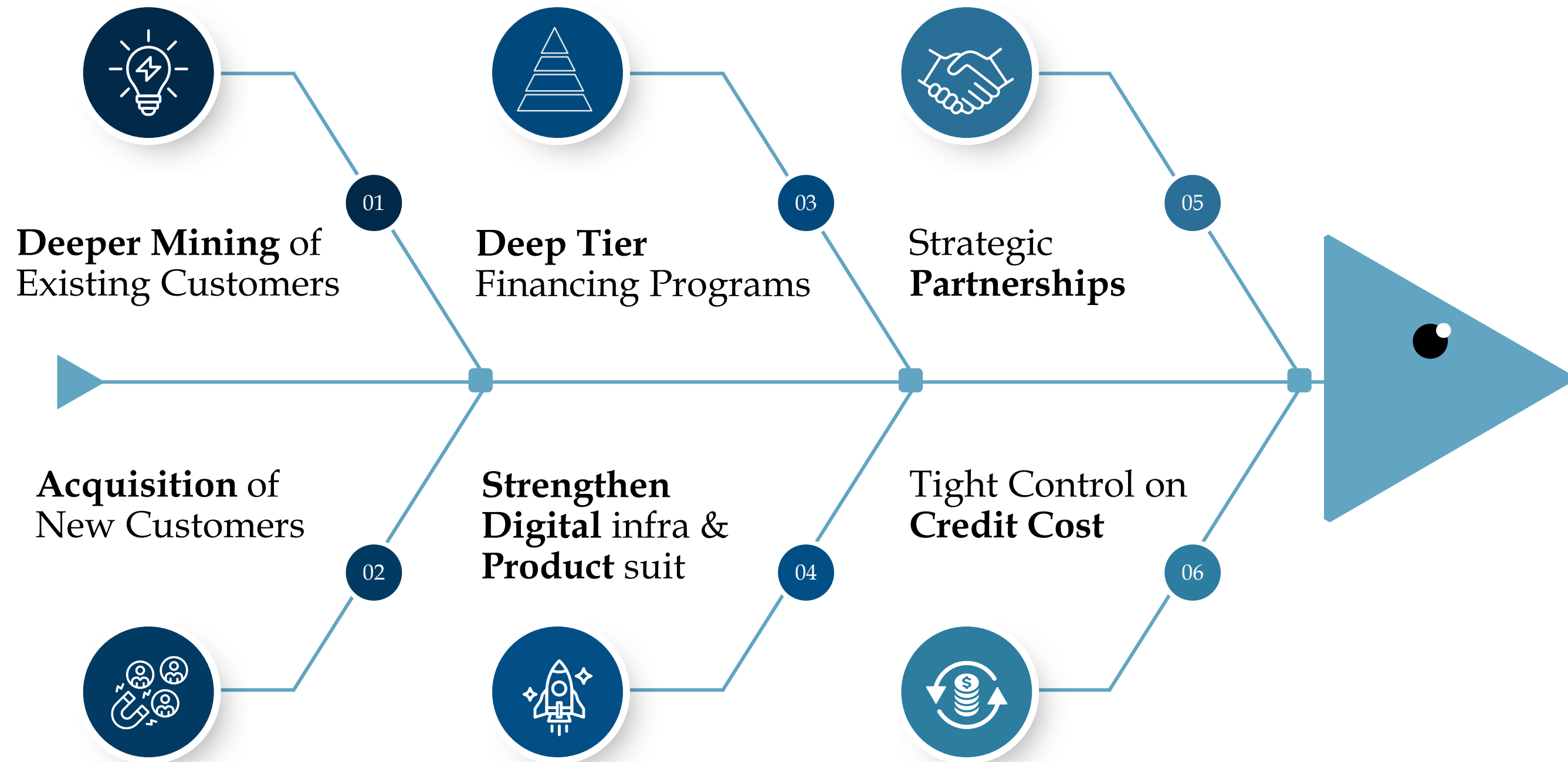
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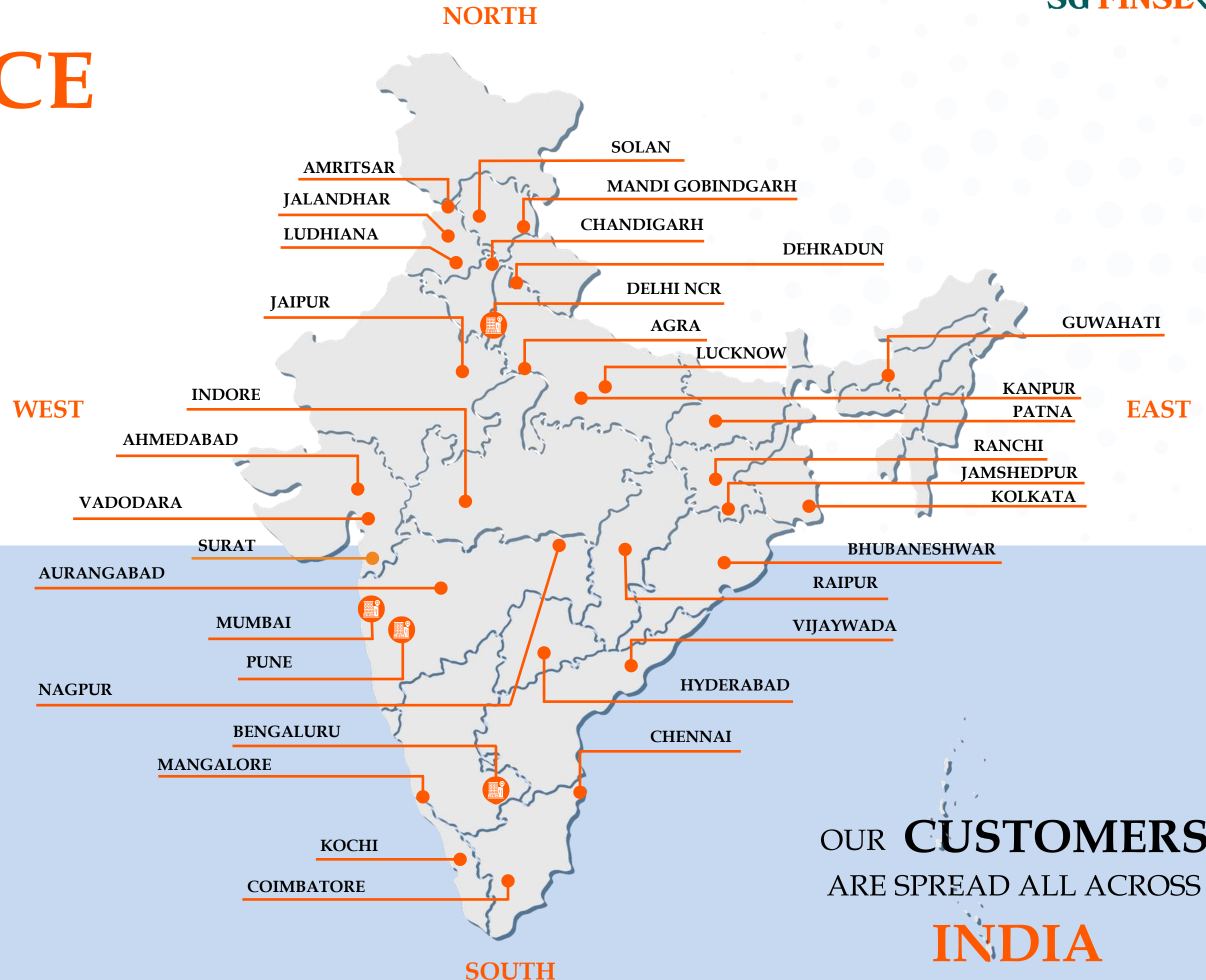
FUTURE READY

VISIBLE Growth
Disciplined **PROFITABILITY**

SCALABLE, REPLICABLE AND RISK-BALANCED GROWTH



OUR PRESENCE AND EXPANDING



Our Head Count: 100

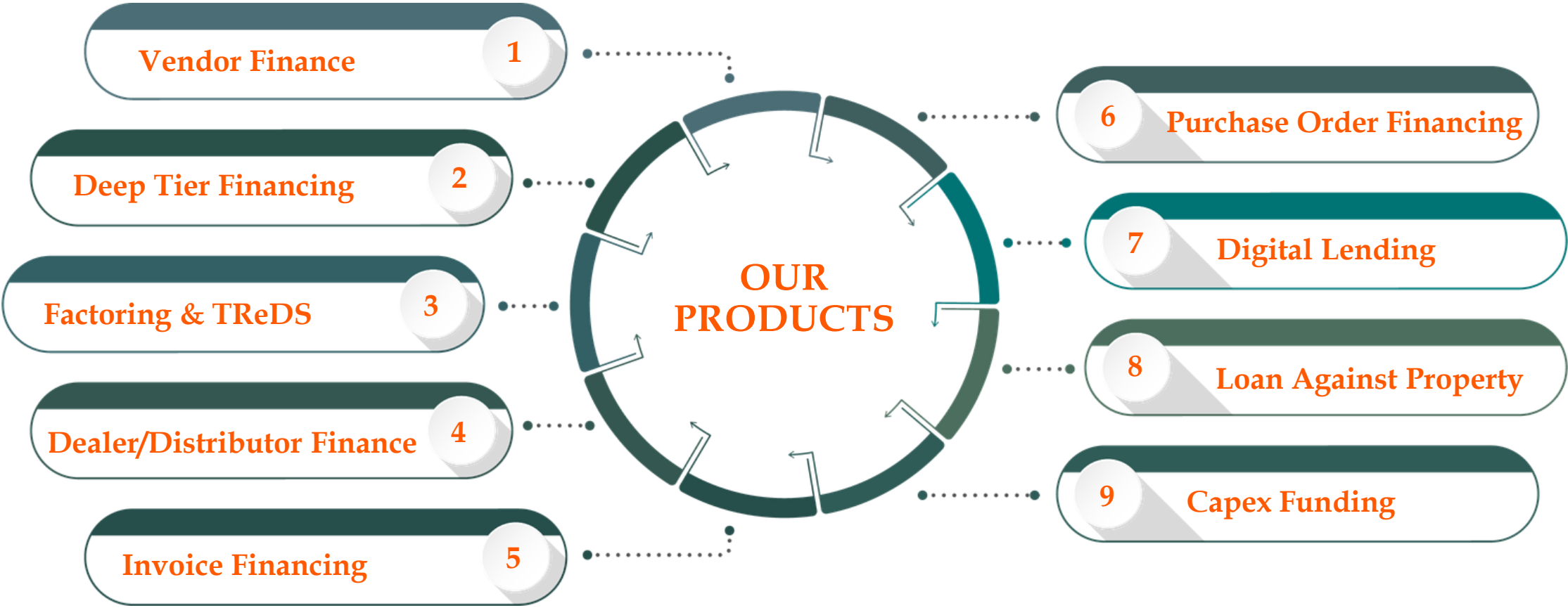


Locations Covered: 34

OUR CUSTOMERS
ARE SPREAD ALL ACROSS
INDIA

GUIDANCE

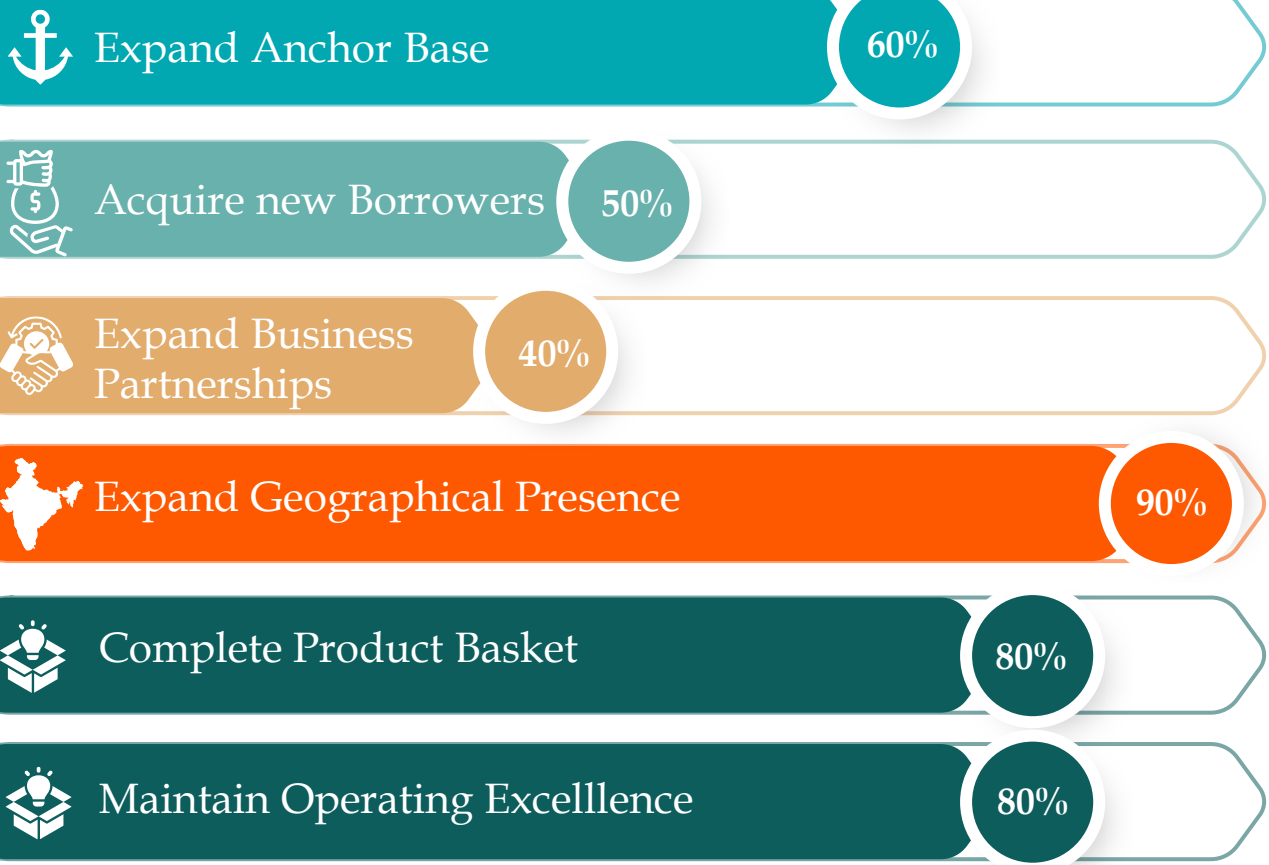
SUPPLY CHAIN FINANCE CONTINUES
TO BE OUR **CORE BUSINESS FOCUS**



GROWTH, RETURNS & ASSET QUALITY

- **AUM:** 25 - 30% CAGR
- **PAT:** 30 - 35% CAGR
- **RoA:** 4.5%+
- **RoE:** 15%+
- **Cost/Income:** < 15%
- **NPAs:** NIL

FY27 PROGRESS BAR



03.
Section

LEADERSHIP TEAM



EMINENT BOARD



DEEPAK GOYAL
Chairperson



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 DUKHABANDHU RATH
Ex-CGM
State Bank of India



SHRI RAKESH SHARMA
Ex-CGM
State Bank of India



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

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



ANKIT SHARMA
COMPANY SECRETARY

Leadership with
domain expertise

THANK YOU!

If you have any further queries, reach out to us:



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SG FINSERVE LIMITED

Consolidated Financial Results for the Quarter and Half Year Ended 30th September 2026**Consolidated PAT of Rs. 58.53 Crore in Q2 FY27, up 106% YoY, 9% QoQ***H1 FY27 PAT of Rs. 112.20 Crore, up 112% YoY**Total Equity of Rs. 1,598 Crore***Noida, 16 October 2026**

SG Finserve Limited ("The Company") announced the financial results for the quarter and half year ended 30th September 2026. The Company delivered its strongest quarter to date, with Operating Income of Rs. 160.93 Crore and Profit After Tax of Rs. 58.53 Crore during Q2'FY27 – more than double the corresponding quarter of the previous year. For H1 FY27, Operating Income stood at Rs. 297.06 Crore and Profit After Tax at Rs. 112.2 Crore, growth of 109% and 112% respectively over H1 FY26.

CONSOLIDATED FINANCIAL HIGHLIGHTS – Q2 & H1 FY27

Rs. Crore	Q2 FY27	Q1 FY27	QoQ %	Q2 FY26	YoY %	H1 FY27	H1 FY26	YoY %
Operating Income	160.93	136.13	18%	74.67	115%	297.06	142.16	109%
Net Interest Income (NII)	92.72	82.06	13%	44.34	109%	174.78	87.03	101%
Profit Before Tax (PBT)	79.10	71.60	10%	38.44	106%	150.70	72.30	108%
Profit After Tax (PAT)	58.53	53.68	9%	28.40	106%	112.20	52.92	112%

MANAGEMENT'S MESSAGE

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

- The Company achieved an all-time high Loan Book of Rs. 5,694 Crore as on 30th September 2026, registering QoQ growth of **25%** and YoY growth of **98%**. Notably, over 80% of loan book growth is contributed by new customers.
- Supply Chain Financing continues to contribute 2/3rd of our overall loan book, further strengthened by the scaling up Factoring and TReDS products and commercialization of the LAP and Digital Lending products.
- The company continues to maintain disciplined credit underwriting with NIL NPAs.
- The Company remains a highly disciplined NBFC, with a Cost-to-Income ratio below 15% and it delivered Return on Assets of **4.9%** and Return on Equity of **14.7%** p.a. during H1'FY27.

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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