TEAM INDIA GUARANTY LIMITED
A-201, Level 2, Marathon Next Gen Innova,
Ganpatrao Kadam Marg, Lower Parel (W),
Mumbai - 400 013.
Tel.: +91 22 4881 8442 / 87
E-mail: info@ teamindiaguarantylimited.com
Website: https://teamindiaguarantylimited.com
CIN: L65920MH1989PLC054398

13th November, 2026

To,
BSE Limited,
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai 400 001
Scrip Code: 511559

To,
National Stock Exchange of India Ltd.,
Exchange Plaza, C-1, G-Block,
Bandra Kurla Complex, Bandra (East),
Mumbai 400 051.
Scrip Code: TEAMGTY

Sub: Intimation of Financial results pursuant to Regulation 33 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 (SEBI Listing Regulations)

Dear Sir/Madam,

Pursuant to Regulation 33 and other applicable provisions of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with various circulars issued by the Securities and Exchange Board of India and Stock Exchanges and our letter dated November 06, 2026, we enclose herewith:

Unaudited Standalone Financial Results of the Company for the quarter ended 30th September, 2026, ("Results") along with the Limited Review Report.

Kindly take the above intimation on your records.

Thanking you,

Yours faithfully,

FOR TEAM INDIA GUARANTY LIMITED

TEAM INDIA GUARANTY LIMITED MUMBAI

AARTI PANDEY
COMPANY SECRETARY & COMPLIANCE OFFICER

Encl: As above

V. B. Goel & Co
Chartered Accountants

Simba Tower, 6th Floor,
Vishveshwar Nagar,
Goregaon (East), Mumbai - 400 063
✆+022 35174220/35174263/46030191
✉info@vbgco.com
Website: www.vbgco.com

Independent Auditor's Review Report on Unaudited Financial Results for the quarter and half year ended September 30, 2026 of Team India Guaranty Limited (formerly known as Times Guaranty Limited) pursuant to the Regulations 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To The Board of Directors of
Team India Guaranty Limited (formerly known as Times Guaranty Limited),

We have reviewed the accompanying statement of unaudited financial results of **TEAM INDIA GUARANTY LIMITED** (formerly known as TIMES GUARANTY LIMITED) ('the Company') for the quarter ended September 30, 2026 and year to date results for the period from April 01, 2026 to September 30, 2026 ('the statement'), being submitted by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended (the "Listing Regulations"), including relevant circulars issued by the Securities and Exchange Board of India ("SEBI") from time to time. We have initialed the Statement for identification purposes only.

This statement, which is the responsibility of Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act 2013, read with the relevant Rules issued thereunder, the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time (the "RBI Guidelines") and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 33 of the Listing Regulations, 2015 including relevant circulars issued by SEBI from time to time and that it has been prepared in accordance with the relevant prudential norms issued by the RBI in respect of Income recognition, assets classification, provisioning and other related matters, to the extent those are not inconsistent with the Indian Accounting Standards prescribed under section 133 of the Act. Our responsibility is to issue a report on the Statement based on our review.



We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, engagements to "Review Interim Financial Information performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. A review of Interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 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.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, read with the relevant Rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India, and has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 of the Listing Regulations, 2015, including relevant circulars issued by SEBI from time to time, and including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of Income recognition, asset classification, provisioning and other related matters, to the extent those are not inconsistent with the Indian Accounting Standards prescribed under Section 133 of the Act.

Other Matters

The Statement includes the financial results for the quarter ended September 30, 2026 being the balancing figures for the half year ended September 30, 2026 and figures for the quarter ended June 30, 2026.

V. B. GOEL & CO. ★ MUMBAI 63. ★ CHARTERED ACCOUNTANTS

FOR V. B. GOEL & CO.
Chartered Accountants
Firm Reg. No. 115906 W

(Vikas Goel)
Partner
Membership No. : 039287
UDIN: 26039287KBPHQF8754

Place : Mumbai
Date : 13/11/2026

TEAM INDIA GUARANTY LIMITED
A-201, Level 2, Marathon Next Gen Innova,
Ganpatrao Kadam Marg, Lower Parel (W),
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Website: https://teamindiaguarantylimited.com
CIN: L65920MH1989PLC054398

Team India Guaranty Limited (formerly known as Times Guaranty Limited)
Statement of Standalone Unaudited Financial Results for the Quarter and Half Year ended 30th September, 2026

(Rs. in lakhs) except for Earnings per equity share

Sr. No.	Particulars	For the Quarter Ended			For the Half Year Ended		For the Year ended
		30.09.2026 Unaudited	30.06.2026 Unaudited	30.09.2025 Unaudited	30.09.2026 Unaudited	30.09.2025 Unaudited	31.03.2026 Audited
1	**Income**						
	Revenue from Operations						
a.	Interest Income	303.15	216.97	123.50	520.12	205.49	469.65
b.	Dividend Income	0.03	0.29	0.30	0.31	0.49	1.38
c.	Rental Income	-	-	-	-	-	-
d.	Fees and commission Income	1.20	0.84	-	2.05	-	0.37
e.	Net gain on fair value changes	4.64	64.44	13.19	69.08	27.92	48.60
f.	Net gain on derecognition of financial instruments under amortised cost category	-	-	-	-	-	-
g.	Sale of products (including Excise Duty)	-	-	-	-	-	-
h.	Sale of Services	-	-	-	-	-	-
i.	Other Revenue from Operations	4.24	-	-	4.24	28.90	28.90
	Total Revenue From Operations	**313.26**	**282.54**	**136.99**	**595.80**	**262.81**	**548.89**
	Other Income	0.46	0.70	0.00	1.16	0.44	0.60
	Total Income	**313.72**	**283.24**	**136.99**	**596.96**	**263.25**	**549.50**
2	**EXPENSES**						
a.	Cost of materials consumed	-	-	-	-	-	-
b.	Purchases of stock-in-trade	-	-	-	-	-	-
c.	Changes in inventories of finished goods, work-in-progress and stock-in-trade	-	-	-	-	-	-
d.	Employee benefit expense	139.70	115.67	8.12	255.38	16.24	179.48
e.	Finance costs	41.47	0.09	-	41.56	-	-
f.	Depreciation, depletion and amortisation expense	0.27	0.27	-	0.54	-	0.43
g.	Fees and commission Expense	15.88	6.49	-	22.37	-	15.77
h.	Net loss on fair value changes	-	-	-	-	-	-
i.	Net loss on derecognition of financial instruments under amortised cost category	-	-	-	-	-	-
j.	Impairment on financial instruments	11.07	2.89	-	13.95	-	9.41
k.	Other expenses	75.97	82.57	49.13	158.53	88.78	205.70
	Total Expenses	**284.36**	**207.98**	**57.25**	**492.33**	**105.02**	**410.79**
3	**Total Profit/(Loss) Before Exceptional Items and Tax**	**29.36**	**75.26**	**79.75**	**104.63**	**158.23**	**138.71**
4	Exceptional Items	-	-	-	-	-	-
5	**Total Profit / (Loss) Before Tax**	**29.36**	**75.26**	**79.75**	**104.63**	**158.23**	**138.71**
6	**Tax Expense**						
a.	Current Tax	23.50	17.83	21.23	41.33	39.90	43.71
b.	Deferred Tax	(53.61)	(31.12)	(1.27)	(84.73)	8.31	43.89
c.	Mat Credit	(16.27)	(5.26)	(7.18)	(21.54)	(12.75)	(20.56)
d.	Short/(Excess) Provision for Earlier years	-	-	-	-	-	-
	Total Tax Expenses	**(46.38)**	**(18.56)**	**12.78**	**(64.94)**	**35.47**	**67.04**
7	**Net Profit/(Loss) for The Period from continuing operations**	**75.74**	**93.82**	**66.97**	**169.57**	**122.76**	**71.67**
8	**Profit/(Loss) from discontinued operations before tax**	-	-	-	-	-	-
9	Tax Expense of discontinued operations	-	-	-	-	-	-
	Net Profit/(Loss) from discontinued operation after tax	-	-	-	-	-	-
10	Share of Profit/(Loss) of Associates and Joint Ventures accounted for using equity method	-	-	-	-	-	-
	Total Profit/Loss for period	**75.74**	**93.82**	**66.97**	**169.57**	**122.76**	**71.67**
11	Other Comprehensive Income Net of Taxes	-	-	-			4.73
12	Total Comprehensive Income for the period	**75.74**	**93.82**	**66.97**	**169.57**	**122.76**	**76.40**
13	Total profit or loss. Attributable to						
a.	Profit or Loss attributable to owners of parent	-	-	-	-	-	-
b.	Total Profit or Loss. Attributable to non controlling interests	-	-	-	-	-	-
14	Total Comprehensive income for the period attributable to						
a.	Comprehensive Income for the period attributable to owners of parent	-	-	-			-
b.	Total comprehensive Income for the period attributable to owners of parent non-controlling interests	-	-	-			-
15	Details of Equity Share Capital						
	Paid up Equity Share Capital (Face value of Rs. 10/- each)	899.31	899.31	899.31	899.31	899.31	899.31
16	Reserves excluding Revaluation Reserve	-	-	-	4,122.51	3,999.32	3,952.94
17	Earnings per equity share of face value of Rs. 10 each						
	a. Basic earnings per share (in Rs.)	0.84	1.04	0.74	1.89	1.37	0.85
	b. Diluted earnings per share (in Rs.)	0.84	1.04	0.74	1.89	1.37	0.85

Place : Mumbai
Date: 13/11/2026

V. B. GOEL & CO. ★ MUMBAI 63. ★ CHARTERED ACCOUNTANTS

TEAM INDIA GUARANTY LIMITED ★ MUMBAI ★

On behalf of the Board

Niru Kanodia

Niru Kanodia
Executive Director and
Chief Executive Officer

TEAM INDIA GUARANTY LIMITED
A-201, Level 2, Marathon Next Gen Innova,
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CIN: L65920MH1989PLC054398

Team India Guaranty Limited (formerly known as Times Guaranty Limited)
Statement of Standalone Unaudited Financial Results for the Half Year ended September 30, 2026
Statement of Assets and Liabilities as on September 30, 2026

(All Amounts in Rs. Lakhs, unless otherwise stated)

Notes :

1 **Disclosure of Standalone Balance Sheet as per Regulation 33 and 52 of the SEBI (listing Obligations and Disclosure Requirements) Regulations, 2015**

Sr. No.	Particulars	As at 30.09.2026 Unaudited	As at 30.09.2025 Unaudited	As at 31.03.2026 Audited
	ASSETS			
1	**Financial Asset**			
	a Cash and cash equivalents	48.60	31.06	480.83
	b Bank Balance other than (a) above	-	1,500.00	-
	c Derivative financial instruments	-	-	-
	d Receivables	-	-	-
	(i) Trade Receivables	-	-	-
	(ii) Other Receivables	-	-	-
	e Loans	7,841.56	1,582.32	3,320.15
	f Investments	319.05	1,651.32	1,005.23
	g Deposits	-	-	-
	h Other Financial assets	33.37	89.10	45.23
2	**Non Financial Asset**			
	a Inventories	-	-	-
	b Current tax assets (Net)	86.51	13.11	53.50
	c Deferred tax Assets (Net)	40.84	-	-
	d Investment Property	-	-	
	e Biological assets other than bearer plants	-	-	-
	f Property, Plant and Equipment	2.71	-	3.26
	g Capital work-in-progress	-	-	-
	h Intangible assets under development	-	-	-
	i Goodwill	-	-	-
	j Other intangible assets	-	-	-
	k Other non-financial assets (to be specified)	39.78	42.79	45.01
	Total assets	**8,412.42**	**4,909.71**	**4,953.21**
	EQUITY AND LIABILITIES			
1	**Equity**			
	a Equity attributable to owners of parent			
	b Equity Share Capital	900.21	900.21	900.21
	c Other Equity	4,122.51	3,999.32	3,952.94
	d Total equity attributable to owners of parent	-	-	-
	e Non controlling interest	-	-	-
	Total Equity	**5,022.72**	**4,899.53**	**4,853.15**
2	**Liabilities**			
	2.1 Financial Liabilities			
	a Derivative financial instruments	-	-	-
	b Payables	-	-	-
	(I) Trade Payables			
	(i) total outstanding dues of micro enterprises and small enterprises	-	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-	-
	(II) Other Payables			
	(i) total outstanding dues of micro enterprises and small enterprises	1.42	0.85	11.68
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1.87	-	3.24
	c Debt Securities	-	-	-
	d Borrowings (Other than Debt Securities)	-	-	-
	e Deposits from others (Inter Corporate Deposits)	3,341.63	-	-
	f Subordinated Liabilities	-	-	-
	g Other financial Liabilities	0.24	1.01	0.07
	2.2 Non-Financial Liabilities			
	a Current tax liabilities (Net)	-	-	-
	b Provisions	-	-	-
	c Deferred tax liabilities (Net)	-	8.32	43.90
	d Other non-financial liabilities	44.54	-	41.17
	Total Liabilities	3,389.70	10.18	100.05
	Total Equity and Liabilities	**8,412.42**	**4,909.71**	**4,953.21**

V. B. GOEL & CO. CHARTERED ACCOUNTANTS MUMBAI 63.

TEAM INDIA GUARANTY LIMITED MUMBAI

Place : Mumbai
Date: 13/11/2026

On Behalf of the Board

Niru Kanodia

Niru Kanodia
Executive Director and
Chief Executive Officer

TEAM INDIA GUARANTY LIMITED
A-201, Level 2, Marathon Next Gen Innova,
Ganpatrao Kadam Marg, Lower Parel (W),
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Team India Guaranty Limited (formerly known as Times Guaranty Limited)
Cash Flow Statement For The Half Year Ended September 30, 2026
(All Amounts in Rs. Lakhs, unless otherwise stated)

Notes :

2 **Disclosure of standalone statement of Cash flows as per Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 :**

	Particulars	For the Half Year ended		For the Year ended
		30.09.2026 Unaudited	30.09.2025 Unaudited	31.03.2026 Audited
A.	**Cash Flow from Operating Activities**			
	Profit before Tax and Extraordinary Items	104.62	158.23	138.71
	Adjustments for			
	Interest Income from Investments	(520.12)	(205.49)	(469.65)
	Notional Rent Expense	0.43	0.00	0.13
	Notional Interest on Security Deposit	(0.38)	(0.01)	(0.12)
	Depreciation, amortisation and impairment	0.54	-	0.43
	Impairment on financial instruments	13.95	-	9.41
	Fair Value Changes	(69.08)	(27.92)	(48.61)
	Premium received on sale of Bond	-	(28.90)	-
	Dividend Income	(0.31)	(0.49)	(1.38)
	Net actuarial (loss)/gain that will not be reclassified to profit and loss (OCI)	-	-	4.73
	Cash Inflow from interest on Loans	511.04	-	470.14
	Finance Cost on Deposits	41.56	-	
	Operating profit before working capital changes	**82.25**	**(104.58)**	**103.78**
	Changes in Working Capital			
	Change in Loan & Advance	(5,046.41)	(1,582.32)	(3,799.68)
	Change in Other Financial Assets	12.24	(17.23)	26.76
	Change in other Non-Financial assets	4.80	3.90	1.56
	Change in Other Payables	(11.63)	(14.36)	(0.29)
	Change in Other Financial Liabilities	0.18	0.93	-
	Change in Other Non-Financial Liabilities	3.36	(1.44)	39.74
	(Increase)/decrease in working capital	(5,037.46)	(1,610.51)	(3,731.92)
	Cash (used in) / generated from Operating activities	(4,955.21)	(1,715.09)	(3,628.14)
	Less : Income Taxes (Net)	52.80	34.44	70.86
	Net Cash (used in) / generated from Operating Activities (A)	**(5,008.01)**	**(1,749.53)**	**(3,699.00)**
B.	**Cash Flow from Investment Activities :**			
	Proceeds /(Purchase) from Investments (Net)	755.28	1,327.52	1,994.30
	Proceeds /(Purchase) from Fixed Deposits	-	-	1,500.00
	Interest Income Received	520.12	205.49	469.65
	Dividend Income	0.31	0.49	1.38
	Premium received on sale of Bond	-	28.90	-
	Purchase of Fixed Assets	-	-	(3.69)
	Cash generated from investing activities (B)	**1,275.72**	**1,562.41**	**3,961.64**
C.	**Cash Flow from Financing Activities :**			
	Proceeds from /(Repayment of) Deposits from others (Inter Corporate Deposits)	3,341.63	-	-
	Interest on ICD	(41.56)	-	-
	Cash generated from financing activities (C)	**3,300.07**	**-**	**-**
	Net Increase/(Decrease) in Cash Equivalents (A+B+C)	**(432.22)**	**(187.12)**	**262.64**
	Cash and Bank balances at the beginning of the period :			
	Cash and cash equivalents	0.06	-	-
	Balances in current account	480.76	218.18	218.18
	Total Cash and cash equivalents at the beginning of the year	**480.83**	**218.18**	**218.18**
	Cash and Bank balances at the End of the period :			
	Cash and cash equivalents	0.01	0.04	**0.06**
	Balances in current account	48.59	31.02	**480.76**
	Total Cash and cash equivalents at the end of the year	**48.60**	**31.06**	**480.82**

V. B. GOEL & CO. MUMBAI 63. CHARTERED ACCOUNTANTS

TEAM INDIA GUARANTY LIMITED MUMBAI

Place : Mumbai
Date: 13/11/2026

On Behalf of the Board

Niru Kanodia
Executive Director and
Chief Executive Officer

TEAM INDIA GUARANTY LIMITED
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CIN: L65920MH1989PLC054398

Notes:	
1	In compliance with Regulation 33 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, a Limited Review of Unaudited Financial Results for the quarter ended September 30, 2026 has been carried out by the Statutory Auditors.
2	The Company has only a single reportable segment viz. Income from Investing and Financial activities and the Company operates in a single geographical segment i.e. domestic. Hence no additional disclosures are made as required under Indian Accounting Standard 108 "Segment Reporting".
3	In accordance with the disclosure requirements of Part A of Schedule IV of Regulation 33(1)(e) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, M/s Team India Guaranty Limited (formerly known as Times Guaranty Limited) confirms that the company is not undertaking any change in its line of business, nor is it initiating any new projects. The name change to "Team India Guaranty Limited" from "Times Guaranty Limited" does not imply or suggest a new business segment. Therefore, as the company's business activities remain unchanged, it is not required to provide the separate financial disclosures for a new line of business as specified under the relevant regulations.
4	The statement includes results for the Quarter ended March 31, 2026, being the balancing figures of the audited figures in respect of full financial year 2025-26 and the published year to-date figures upto the second Quarter of the Financial Year 2025-26, the results which subjected to "Limited Review".
5	The above Unaudited financial results have been approved and taken on record by the board of directors at their meeting held on November 13, 2026. The unaudited results for the quarter and half year ended September 30, 2026 has been subject to limited review by the Statutory Auditors of the Company.
6	The figures for the quarter ended September 30, 2026 are the balancing figures for the half year ended September 30, 2026 and published figures for the quarter ended June 30, 2026.
7	The compliance related to disclosures of certain ratios and other financial information as required under regulation 52(4) of the listing regulation is made in Annexure 1.
8	The figures for the previous periods/ year have been regrouped/ rearranged wherever necessary to conform to the current period/year presentation. There are no significant regroupings/ reclassification for the quarter and the year under report.
9	The EPS and Diluted EPS are not annualised for the quarter ending and half year ending figures.

Place : Mumbai
Date: 13/11/2026

TEAM INDIA GUARANTY LIMITED MUMBAI

On behalf of the Board

Niru Kanodia

Niru Kanodia
Executive Director and
Chief Executive Officer

V. B. GOEL & CO. CHARTERED ACCOUNTANTS MUMBAI 63.

TEAM INDIA GUARANTY LIMITED
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Annexure 1

Disclosure in compliance with Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as at and for Quarter and Period ended 30th September, 2026

(Rupees in Lakhs)

Sr. No.		Particulars	Note no	Period Ended 30/9/2026
A		Debt Equity Ratio		0.67
B		Debt Service Coverage Ratio		NA
C		Interest Service Coverage Ratio		NA
D		Outstanding redeemable preference shares(quantity and value)		NA
E		Capital Redemption Reserve		600.00
F		Debenture Redemption Reserve		NA
G		Net Worth (Rs. in Lakhs)	2	5,022.72
H		Net Profit After Tax (Rs. in Lakhs)		169.56
I		Earnings Per Share:		
	i)	Basic (Rs)		1.89
	ii)	Diluted (Rs)		1.89
J		Current Ratio	3	281.26
K		Long Term Debt To Working Capital		NA
L		Bad Debts To Account Receivable Ratio		NA
M		Current Liability Ratio	4	0.01
N		Total Debts To Total Assets		0.40
O		Debtors Turnover		NA
P		Inventory Turnover		NA
Q		Operating Margin (%)	5	17.69%
R		Net Profit Margin (%)	6	28.40%
S		Sector Specific Equivalent Ratios:		
	i)	Leverage Ratio		0.89
	ii)	Gross NPA Ratio		Nil
	iii)	Net NPA Ratio		Nil

Notes :

1 The figures/ratios which are not applicable to the Company, being an NBFC, are marked as "NA".
2 Net Worth is calculated as defined in Sec 2(57) of the Companies Act, 2013
3 Current ratio: Current Assets/Current Liabilities
4 Current Liability Ratio: Current Liability/ Total Liability
5 Operating Margin: Net Profit before Tax/Revenue from operations
6 Net Profit Margin: Net Profit after Tax / Total Income.

V. B. GOEL & CO. CHARTERED ACCOUNTANTS MUMBAI 63.

TEAM INDIA GUARANTY LIMITED MUMBAI

TEAM INDIA GUARANTY LIMITED
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CERTIFICATE ON ACCURACY OF FINANCIAL RESULTS

To,
The Board of Directors,
Team India Guaranty Limited

Sub: Certificate under Regulation 33 (2)(a) of SEBI (LODR) Regulations, 2015

Dear Sir/ Madam,

This is to certify that, to the best of our knowledge and belief, the Unaudited Financial Results for the quarter and half-year ended 30th September, 2026, do not contain any false or misleading statement or figures and do not omit any material fact which may make the statements or figures contained therein misleading.

FOR TEAM INDIA GUARANTY LIMITED

NIRU KANODIA
CHIEF EXECUTIVE OFFICER

MANOJ AGRAWAL
CHIEF FINANCIAL OFFICER

Date: 13th November, 2026
Place: Mumbai