

# **Team India Guaranty Limited**

Non-Banking Financial Company

## **TEAM INDIA GUARANTY LIMITED**

(formerly known as Times Guaranty Limited)  
A 602, Level 6 Marathon NextGen Innova Ganpat  
Rao Kadam Marg Lower Parel (W) Mumbai- 400013  
Tel: +912248818442/+912235112863  
E-mail: info@teamindiaguarantylimited.com  
Website: <https://teamindiaguarantylimited.com/>  
CIN: L65920MH1989PLC054398

**15<sup>th</sup> November, 2025**

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 Newspaper Publication titled “Extracts of the Standalone Unaudited Financial Results of Team India Guaranty Limited for the quarter and half year ended 30<sup>th</sup> September 2025**

Dear Sir/Madam,

Pursuant to Regulation 30 and Regulation 47 of SEBI (Listing obligations and Disclosure Requirements) Regulations 2015, Please find enclosed herewith the newspaper advertisement for the Extracts of the Standalone Unaudited Financial Results of Team India Guaranty Limited for the quarter and half year ended 30<sup>th</sup> September, 2025, published in all editions of “**Financial Express**” (English) and “**Mumbai Lakshadweep**” (Marathi) on 15<sup>th</sup> November, 2025.

Please note that Company has provided Quick Response (QR) code along with the weblink of the Company’s website to access complete Standalone Unaudited financial results in the newspaper advertisement pursuant to SEBI (Listing Obligations and Disclosure Requirements) (Third Amendment) Regulations, 2024.

This will also be hosted on the Company’s website at [www.teamindiaguarantylimited.com](http://www.teamindiaguarantylimited.com)

You are requested to take the above information on record.

Thanking you,

Yours faithfully,  
**FOR TEAM INDIA GUARANTY LIMITED**

**AARTI PANDEY**  
**COMPANY SECRETARY & COMPLIANCE OFFICER**  
**ACS: 70218**

Encl: As above

FIRM EYES DOUBLE-DIGIT REVENUE, MARGIN GROWTH

# LG eyes revival in H2 after GST bump

VIVEAT SUSAN PINTO  
Mumbai, November 14**CONSUMER ELECTRONICS MAJOR** LG India is eyeing double-digit revenue and margin growth in the second half of FY26 on the back of better market conditions, chief sales officer Sanjay Chitkara told *FE*.

The company had reported muted numbers in Q2 on Thursday, prompting the stock to fall over 5% intra-day on Friday, which was its steepest drop since listing a month ago.

While the net profit declined 27% during the quarter, revenue growth was nearly flat amid GST transition issues, higher costs and deferment of purchases by consumers. Ebitda margins shrank 350 basis points to 8.9% from 12.4% reported last year.

Chitkara said the GST challenges are behind it and that the company is looking to revert back to double-digit growth on topline and bottomline. In the last three years, for instance, LG has delivered around 13% in terms of compounded annual growth rate (CAGR) on topline. Ebitda margins have hovered around 12-13% and profit growth has been about 23%, sector analysts said.

“There was a temporary pause in purchases by consumers from the time of announcement of GST on August 15 to September 22, when implementation finally happened. However, we quickly capitalised on the momentum during Navratri and did manage to cover ground, which is why there is a marginal growth (of 1%) in topline (in Q2). Having said

**POSITIVE OUTLOOK**

The company's TV market share improved by **1.4%** to **27.5%** between January and September 2025

Refrigerator market share improved by **1%** to **29.9%**

AC market share improved by **0.5%** to **17.3%**

**SANJAY CHITKARA, CHIEF SALES OFFICER, LG ELECTRONICS**

We capitalised on the momentum during Navratri and managed to cover ground, which is why there is a marginal growth (of 1%) in topline

that, we see the scenario improving in the second half, with channel inventories being stable now,” he said. The onset of winter and the wedding season in Q3 is also expected to help improve demand conditions, aiding sales growth in the second half, he said.

The company is also looking to maintain its momentum on market share after reporting gains in the first nine months of the 2025 calendar year. For instance, LG saw its TV market share improve by 1.4% y-o-y to 27.5% between January and September 2025, while refrigerator market share improved by 1% to 29.9% and AC market share improved by 0.5% to 17.3%, Chitkara said.

“Washing machine share, on the other hand, was stable at 23.4%, he said.

LG had also passed on the

GST rate reduction in terms of price drops on ACs, TVs and dishwashers to consumers, though it had taken marginal price hikes of about 1.5-2% in categories such as washing machines and refrigerators to deal with elevated material costs during the quarter.

GST on ACs, TVs and dishwashers was rationalised to 18% from 28% earlier, bringing these categories on par with washing machines and refrigerators, which attract a similar tax rate.

Oftake of premium products, Chitkara said, was better than mass and mid-level products during the quarter, as consumers opted to quickly upgrade once the GST implementation happened. Other boosters included festive season demand, he added.

## ED issues fresh summons to Anil Ambani

FE BUREAU  
New Delhi, November 14

**THE ENFORCEMENT DIRECTORATE (ED)** has issued a fresh summons to Reliance Group Chairman Anil Ambani to appear before it on Monday in a case under the foreign exchange management act (FEMA), officials said.

The agency had earlier asked Ambani to depose before it on Friday, which he skipped.

According to a spokesperson for Ambani, the businessman had offered to appear by virtual means on Friday and ensured full cooperation in all the matters. The ED, however, has issued a fresh summons for him to appear on Monday at its office, sources said.

The matter pertains to the Jaipur-Reengus highway project.

According to reports, the ED had said that after attaching assets worth ₹7,500 crore belonging to Ambani and his companies under the anti-money laundering law, a search carried out against Reliance Infrastructure found that an alleged ₹40 crore was “siphoned” from the highway project.

“Funds moved through Surat-based shell companies to Dubai. The trail has unearthed a wider international hawala network exceeding ₹600 crore,” the statement added.

Ambani is not a member of the Board of Reliance Infrastructure. “He served the company for about fifteen years, from April 2007 to March 2022, only as a non-executive director, and was never involved in day-to-day management of the company,” it said.

—with PTI inputs



According to a spokesperson for Ambani, the businessman had offered to appear by virtual means on Friday and ensured full cooperation

contract for the construction of the JR Toll Road (Jaipur-Ringus Highway), it said.

“This was a purely domestic contract with no foreign exchange component involved whatsoever. The JR Toll Road has been fully completed and, from 2021 onwards has been with the National Highways Authority of India (NHAI) for over past four years,” the statement added.

Ambani is not a member of the Board of Reliance Infrastructure. “He served the company for about fifteen years, from April 2007 to March 2022, only as a non-executive director, and was never involved in day-to-day management of the company,” it said.

—with PTI inputs

**FROM THE FRONT PAGE**

## Personal data get a safety net as DPDP rules go live



The rules bring clarity on transfer of personal data outside India

**SIGNIFICANT DATA FIDUCIARIES**, a category to be notified by the government based on volume and sensitivity of data handled, will face additional obligations, including annual data protection impact assessments and audits, and verification that their algorithms and software do not endanger the rights of users.

The rules also bring clarity on the transfer of personal data outside India. Cross-border transfer of digital personal data is permitted in general, but the Central government may, through a separate notification, restrict transfers to specific jurisdictions or to persons or organisations within such jurisdictions. The default rule, therefore, allows overseas data flows, subject to the power of the Centre to impose country-specific or entity-specific prohibitions in the future.

Although the most visible effects of the data privacy law will begin only after the 18-month compliance period expires, parts of the framework are already in force starting immediately. These rules do not impose duties on businesses but activate the enforcement institution that will later regulate them. With the notification, the government needs to constitute a search-cum-selection committee to recommend names for the chairperson and members of the Data Protection Board. The Board, which will be headquartered in the Capital, will function entirely as a digital office, with filings, hearings, evidence certification and orders issued electronically. With the concurrence of the Union government, the Board will be able to appoint its own officers and staff.

Another major element of the DPDP architecture — the consent manager regime — has been placed in a separate implementation bucket. Consent managers will have 12 months to register with the Data Protection Board once the relevant rule comes into force and the registration framework itself will be activated on a later date to be separately notified. To operate as a consent manager, a company must be incorporated in India and satisfy the conditions laid down by the Board. Consent managers will be required to run interoperable platforms that allow users to give, manage and withdraw consent across digital services. Failure to fulfil obligations may lead to suspension of registration. The sequencing indicates that the government intends to first establish the regulator, then set up the registration channel for consent managers, and only after that activate the compliance responsibilities for companies that process personal data.

The rules also prescribe timelines under which platforms must delete users' personal data once the purpose of processing has been fulfilled. If the user account is deleted or remains inactive and the purpose of processing no longer exists, the data must be erased unless its retention is necessary to comply with

any law in force. This is expected to push platforms to overhaul data retention architectures that until now have been largely self-determined and seldom time-bound.

In short, the rules will be implemented in three steps. First, the regulator becomes operational. Second, the consent-management infrastructure is plugged into the system. Third, full compliance obligations and enforcement powers take effect.

According to analysts, the 18-month period will allow companies to redesign their internal systems, review data-sharing agreements, re-engineer user consent flows and deploy technical safeguards mandated under the law.

Analysts broadly welcomed the clarity on implementation timelines, lighter compliance requirements, and the added safeguards for children's data. However, some say the rules lack clear checks on government data use and could leave industry carrying more obligations than the State. However, government officials said Rule 7 of the Act clearly mentions exemptions under which the Centre can access personal data.

## Institutional investments in Mumbai realty up 4x

PRESS TRUST OF INDIA  
New Delhi, November 14

Capital Markets Q3 2025 report showed that the institutional investments in Mumbai jumped to \$1,195.78 million in January-September period of this year from \$295.57 million in the year-ago period.



Foreign capital accounted for 67% of total inflows into Mumbai at \$797.7 million

tic investors contributed the remaining \$398 million.

Somy Thomas, executive managing director of capital markets, noted that the institutional investment in Mumbai real estate market has crossed \$1 billion mark for the fourth year in a row.

“This resilience reflects strong fundamentals, infrastructure-led growth, and a diversified asset base that continues to attract both foreign and domestic capital.

With transformative projects like the Trans Harbour Link and Coastal Road enhancing connectivity, investor confidence in Mumbai's long-term growth remains robust. We expect this momentum to accelerate in the months ahead,” Thomas added.

The consultant has estimated the total institutional investment in Indian real estate at \$6.6 billion this calendar year, against \$7.1 billion in 2024.

## Reliance plans 1 GW AI data centre in Andhra Pradesh

**NAIDU SAID THE** food park will generate several 1,000 direct and indirect jobs and create sustained income opportunities for families across Rayalseema.

In total, RIL and the Andhra government signed 14 MoUs on Friday, including agreements to set up integrated compressed biogas hubs

aimed at supporting natural farming and improving soil health. The announcements add to Reliance's existing presence in the state, where it has already invested more than \$25 billion across oil and gas, digital services and retail.

Prasad said Reliance's investments are aligned with the state's long-term develop-

ment goals. “Andhra Pradesh is rising with purpose and intent. Reliance is not here just to invest. We are here to build. We are here to empower and to serve. Together, we will create a brighter, cleaner, smarter and more prosperous Andhra Pradesh, not only for this generation, but for many generations to come,” he said.

**ELIXIR CAPITAL LIMITED**

58, Mittal Chambers, 5th Floor, 228, Nariman Point, Mumbai - 400 021

CIN - L67190MH1994PLC083361

Extract of Standalone and Consolidated Unaudited Results for the Quarter ended 30th September, 2025

Sr. No.	Particulars	Standalone					
		3 months ended 30-Sep-25	3 months ended 30-Jun-25	3 months ended 30-Sep-24	Half year ended 30-Sep-25	Half year ended 30-Sep-24	Year ended 31-Mar-25
(All Rs. In lakhs except EPS)	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income from Operations	78.50	3.88	79.05	82.38	83.48	91.53
2	Net Profit / (Loss) (before tax, exceptional and extraordinary items)	73.73	(0.25)	75.09	73.48	72.77	64.10
3	Net Profit / (Loss) for the period (before tax after exceptional and extraordinary items)	73.73	(0.25)	75.09	73.48	72.77	64.10
4	Net Profit / (Loss) for the period after tax (after exceptional and extraordinary items)	73.73	(0.25)	75.07	73.48	72.75	63.80
5	Total comprehensive Income for the period (comprising Profit for the period and after comprehensive income (net of tax))	73.73	(0.25)	75.07	73.48	72.75	63.80
6	Equity Share Capital	580.32	580.32	580.32	580.32	580.32	580.32
7	Reserve (excluding Revaluation Reserves as per balance sheet of previous year)						1,276.16
8	Earnings Per Share before Exceptional Items (Equity shares, Face value of Rs. 10.00 each) (Not annualized)	1.27	(0.00)	1.29	1.27	1.25	1.10
9	Earnings Per Share after Exceptional Items (Equity shares, Face value of Rs. 10.00 each) (Not annualized)	1.27	(0.00)	1.29	1.27	1.25	1.10

Sr. No.	Particulars	Consolidated					
		3 months ended 30-Sep-25	3 months ended 30-Jun-25	3 months ended 30-Sep-24	Half year ended 30-Sep-25	Half year ended 30-Sep-24	Year ended 31-Mar-25
(All Rs. In lakhs except EPS)	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Total Income from Operations	1,117.97	1,209.24	1,872.13	2,327.21	3,371.46	3,619.61
2	Net Profit / (Loss) (before tax, exceptional and extraordinary items)	385.55	469.02	1,507.25	854.57	2,652.30	1,833.87
3	Net Profit / (Loss) for the period (before tax after exceptional and extraordinary items)	385.55	469.02	1,507.25	854.57	2,652.30	1,802.21
4	Net Profit / (Loss) for the period after tax (after exceptional and extraordinary items)	231.13	368.46	1,129.74	599.60	1,988.82	1,264.19
5	Total comprehensive Income for the period attributable to the owners of the company (comprising Profit for the period and after other comprehensive income (net of tax))	1					

# बीड जिल्ह्यातील बस सेवेसंदर्भात अधिकाऱ्यांना प्रवाशांचे निवेदन

बीड, दि. १४ : एसटी महामंडळाच्या एसी हिलेविक्र बस डेकांगमोहा, घाटासावळी व जरुड या महत्वपूर्ण ठिकाणी थांबत नाहीत शिवाय बीड ते वडवणी स्थानिक बस सेवा सुरु करणे आवश्यक आहे. यावर अशा मागण्यासाठी प्रवाशी शिष्टमंडळाने एसटी बसच्या अधिकाऱ्यांची भेट घेऊन निवेदन सादर केले. तसेच बीड ते आंबेसावळी मण्यारावाडी केसापुरी मुक्तामी गाडी बंद झालेली असून ती सुरु करण्यात याची या व इतर मागण्यासाठी महामंडळ अधिकाऱ्यांची भेट घेऊनी.

या मागांवर पांगर बाबडी, मोरी पिंपळगाव फाटा, राजुरी (वांगी) फाटा, शिवाणी फाटा, जरुड फाटा, बाभलखुंटा फाटा, मौजवाडी फाटा, मौज, ब्रह्मगाव, डेकणगमोहा, शी क्षीर गोरक्षनाथ टेकडी फाटा, बकरवाडी, घाटासावळी, पोखरी फाटा, मैंडा आदी ठिकाणे असून या बससेवेचा फायदा हा उपरोक्त गावांसह इतरही गावांना होणार आहे.

ज्यामध्ये काळेगाव, आंबेसावळी, कुटेवाडी, भवानवाडी, नालवळी, जुंजग्हाण, मानकुरवाडी, निमळवाडी, कृ-हाळवाडी, डेकणगमोहा ताडा, वलीपूर, घाटासावळी ताडा येथील प्रवाशांना होईल. उपरोक्त मागणीचा सकारात्मक विचार करावा ही राज्य परिवहन महामंडळाके विनंती केली.. याचेली मोठ्या संखेने विधार्थी, युवक उपस्थित होते.

बीड ते वडवणी ही बस सेवा सकाळी ६ वाजता वडवणी येथून निघणे आवश्यक असून सायकाळी बीड येथून ६ वाजता परत वडवणी दिशेने उपरोक्त मागणीचा सकारात्मक विचार करावा ही राज्य परिवहन महामंडळाके विनंती केली.. याचेली मोठ्या संखेने विधार्थी, युवक उपस्थित होते.

ज्यामध्ये काळेगाव,

आंबेसावळी,

कुटेवाडी,

भवानवाडी,

नालवळी,

जुंजग्हाण,

मानकुरवाडी,

निमळवाडी,

कृ-हाळवाडी,

डेकणगमोहा

ताडा,

वलीपूर,

घाटासावळी

ताडा

येथील प्रवाशांना होईल.

उपरोक्त मागणीचा सकारात्मक विचार करावा ही राज्य परिवहन महामंडळाके विनंती केली.. याचेली मोठ्या संखेने विधार्थी, युवक उपस्थित होते.

## A B INFRABUILD LIMITED

Registered Office : 1st Floor, Shubhangon CHS Ltd, 104, Jawahar Nagar Near Railway Crossing Goregaon (West) Mumbai 400062. Telephone No.: 86599 19991

CIN No.: L45202MH2011PLC214834 Website: www.abinfrabuild.com Email ID: cs@abinfrabuild.com

Statement of Financial Results for the Quarter and Half Year ended on 30th September, 2025 (Rs in Lakh)

Sr. No.	Particulars	Quarter ended		Half Year ended		Year ended 31.03.2025 (Audited)
		30.09.2025 (Unaudited)	30.06.2025 (Unaudited)	30.09.2024 (Unaudited)	30.09.2025 (Unaudited)	
1	Total Income from operations (net)	3615.15	6142.97	4790.42	9958.12	6223.80
2	Net Profit for the period (before Extraordinary items & Tax)	285.11	697.09	530.85	982.20	597.86
3	Net Profit for the period before tax (after Extraordinary Items)	288.56	689.24	507.08	977.81	574.09
4	Net Profit for the period after tax	213.11	511.89	357.77	725.01	411.96
5	Total Comprehensive Income for the period and Other Comprehensive Income (after tax)	213.11	511.89	357.77	725.01	411.96
6	Equity Share Capital	6387.89	6387.89	4421.74	6387.89	4421.74
7	Reserves (Excluding Revaluation Reserve)					5323.24
8	Earning Per Share (Before extraordinary items) (of Rs 10/- Each)	0.33	0.80	0.81	1.13	0.93
a) Basic						3.36
b) Diluted						3.36
9	Earning Per Share (After extraordinary items) (of Rs 10/- Each)	0.33	0.80	0.81	1.13	0.93
a) Basic						3.36
b) Diluted						3.36

### NOTES :

- The above results were reviewed by Audit Committee and approved by the Board of directors of the Company at its meeting held at Mumbai on 14th November 2025 and published in accordance with regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The above results have been prepared in accordance with Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act,2013, read together with the CCompanies (Indian Accounting Standards) Rules, 2015 (as amended).
- The above is an extract of the detailed format of quarterly financial results filed with the National Stock Exchange of India Limited and BSE Limited under Regulation 33 of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Results are available on the Stock Exchange websites. i.e. www.nseindia.com, www.bseindia.com and on the website of the company i.e. www.abinfrabuild.com

For & on behalf of the Board of Directors  
A B Infrabuild Limited  
Sd/- Amit Mishra  
Managing Director (DIN 03388129)

Place : Mumbai  
Date: 14-11-2025

## SUNIL INDUSTRIES LIMITED

CIN No: L9999MH1976PLC019331  
Regd Office: D-8, M.I.C.D., Phase II, Manpada Road, Dombivli (E) - 421 203 Dist. Thane, Maharashtra  
Tel No: 022-2017389 | Web site: www.sunilgroup.com | Email ID: info@sunilgroup.com

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 30.09.2025 (Rs. In Lakhs)

Sl. No.	Particulars	Quarter Ended				Six Month Ended (30-Sep-2025) (Unaudited)	Year Ended (31-Mar-2025) (Audited)
		30-Sep-2025 (Unaudited)	30-Jun-2025 (Unaudited)	30-Sep-2024 (Unaudited)	30-Sep-2025 (Unaudited)		
1	Total Income from Operations	5493.07	9514.49	3473.44	15007.56	7910.00	17,219.22
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	184.58	332.15	96.00	516.73	235.86	482.95
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	184.58	332.15	96.00	516.73	235.86	482.95
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	138.47	242.98	63.48	381.45	156.32	390.09
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	139.01	243.43	63.48	382.44	156.32	391.99
6	Equity Share Capital	419.84	419.84	419.84	419.84	419.84	419.84
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	4886.36	4747.35	4268.25	4886.36	4268.25	4,503.92
8	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) -	Rs. 10/- each					
(a) Basic	3.29	5.79	1.51	9.08	3.72	9.29	
(b) Diluted	3.29	5.79	1.51	9.08	3.72	9.29	

Note: The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the websites of the Stock Exchange (www.bseindia.com) and the Company's website ([www.teamindiaquarantylimited.com](http://www.teamindiaquarantylimited.com))

Date: 14/11/2025  
Place: Dombivli

For Sunil Industries Ltd  
Sd/- Mr. Vinod Lathe  
Director (DIN : 00064774)

## Team India Guaranty Limited

Non-Banking Financial Company  
नोंदीफॉर्म गारंटीरेट ए- ६०२, मरेंपैन नेस्टरजेन इनोका, लोर प्रकाश (पर्सन), मुंबई-४००१३४  
द्वारपाल: ०२२-४४८१४४८७

ई-मेल: compliance@teamindiaquarantylimited.com  
संपर्कांक: ६५९२०२०१९८५८०५४३९८

वेबसाईट: [www.teamindiaquarantylimited.com](http://www.teamindiaquarantylimited.com)

30 सेप्टेंबर, 2025 रोजी संलेख्या आणि तिमाही कालावधीच्या स्वतंत्र लागवडी आणि तिमाही संक्षिप्त सांख्यक (रेकम रुपय तात्त्वाखाली) प्रतीक्षित रुपयात दिला आहे.

टीम इंडिया गॅरंटी लिमिटेड

(रोजी दारावाही आणि तिमाही कालावधीच्या स्वतंत्र लागवडी आणि तिमाही संक्षिप्त सांख्यक (रेकम रुपय तात्त्वाखाली) प्रतीक्षित रुपयात दिला आहे.)

टीम इंडिया गॅरंटी लिमिटेड

(रोजी दारावाही आणि तिमाही कालावधीच्या स्वतंत्र लागवडी आणि तिमाही संक्षिप्त सांख्यक (रेकम रुपय तात्त्वाखाली) प्रतीक्षित रुपयात दिला आहे.)

टीम इंडिया गॅरंटी लिमिटेड

(रोजी दारावाही आणि तिमाही कालावधीच्या स्वतंत्र