



## 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**

Dear Sir/Madam,

**Sub: Earnings Presentation and Press Release on Audited Financial Result for the quarter and year ended March 31, 2026**

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 Audited Financial Results of the Company for the quarter and year ended March 31, 2026.

The same is also available on the website of company i.e. [www.sgfinserve.com](http://www.sgfinserve.com)

Kindly take the same in your record.

Thanking you.

**For SG Finserve Limited**

**Kush Mishra**

Company Secretary & Compliance Officer

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### 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](mailto:info@sgfinserve.com), Website: [www.sgfinserve.com](http://www.sgfinserve.com)

# INVESTOR PRESENTATION

Q4/FY26

Turning Momentum into Leadership

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# SAFE HARBOUR

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Section 1



# PERFORMANCE UPDATE

Empowering Businesses,  
Strengthening **SUPPLY CHAINS**

**MILESTONES**

**FY2026**



**₹25,000 Cr+**  
GROSS DISBURSEMENTS  
*YoY 40%+*

**1.65 Lakh+**  
INVOICES FINANCED  
*YoY 25%+*

**₹1,460 Cr+**  
NET WORTH\*  
*YoY 40%+*

**1.9x**  
DEBT/TNW

**4.8%**  
RoA

**12.0%**  
RoE

**NIL**  
NPAs

*(RoA/RoE is calculated basis avg. AUM/Equity)*

- ( 01 ) **Part of APL Apollo Group**  
(Group's flagship co., APL Apollo Tubes Limited is India's largest structured steel manufacturer)
- ( 02 ) **Achieved all-time high AUM of ₹3,900 Cr+ (Mar'26)**
- ( 03 ) **Achieved PAT of ₹128 Cr (in FY26)**
- ( 04 ) **NSE/BSE listed NBFC**
- ( 05 ) **Rated AA (CE) / A1+ by ICRA**
- ( 06 ) **Strengthened Equity Base with warrant conversion of ₹316 Cr\***
- ( 07 ) **Promoters' Holding surged by ~5% to present ~53%**
- ( 08 ) **Commenced new SCF product - Factoring of receivables**

# OUR CORPORATE PARTNERS



# OUR **BANKING** PARTNERS



QUARTER ON QUARTER →

PERFORMANCE

Q4/FY26

23%

3,936

Loan Book

23%

106

Operating Income

30%

56

Profit Before Tax

30%

42

Profit After Tax

Q3/FY26

3,210

Loan Book

86

Operating Income

43

Profit Before Tax

32

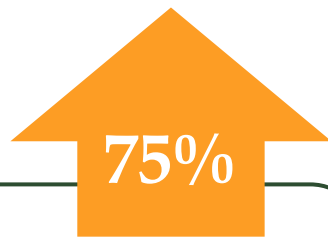
Profit After Tax

(₹ Cr)

YEAR ON YEAR →

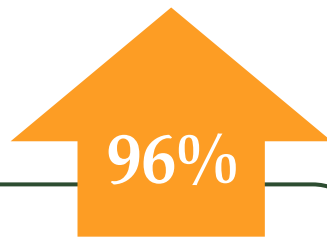
PERFORMANCE

FY26



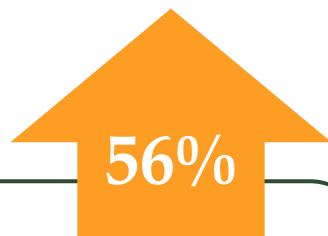
3,936

Loan Book



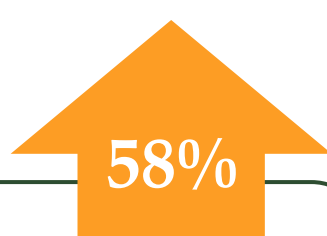
334

Operating Inome



172

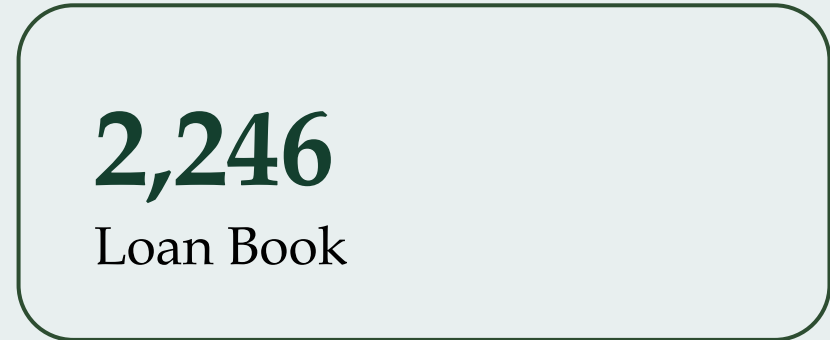
Profit Before Tax



128

Profit After Tax

FY25



2,246

Loan Book



170

Operating Income



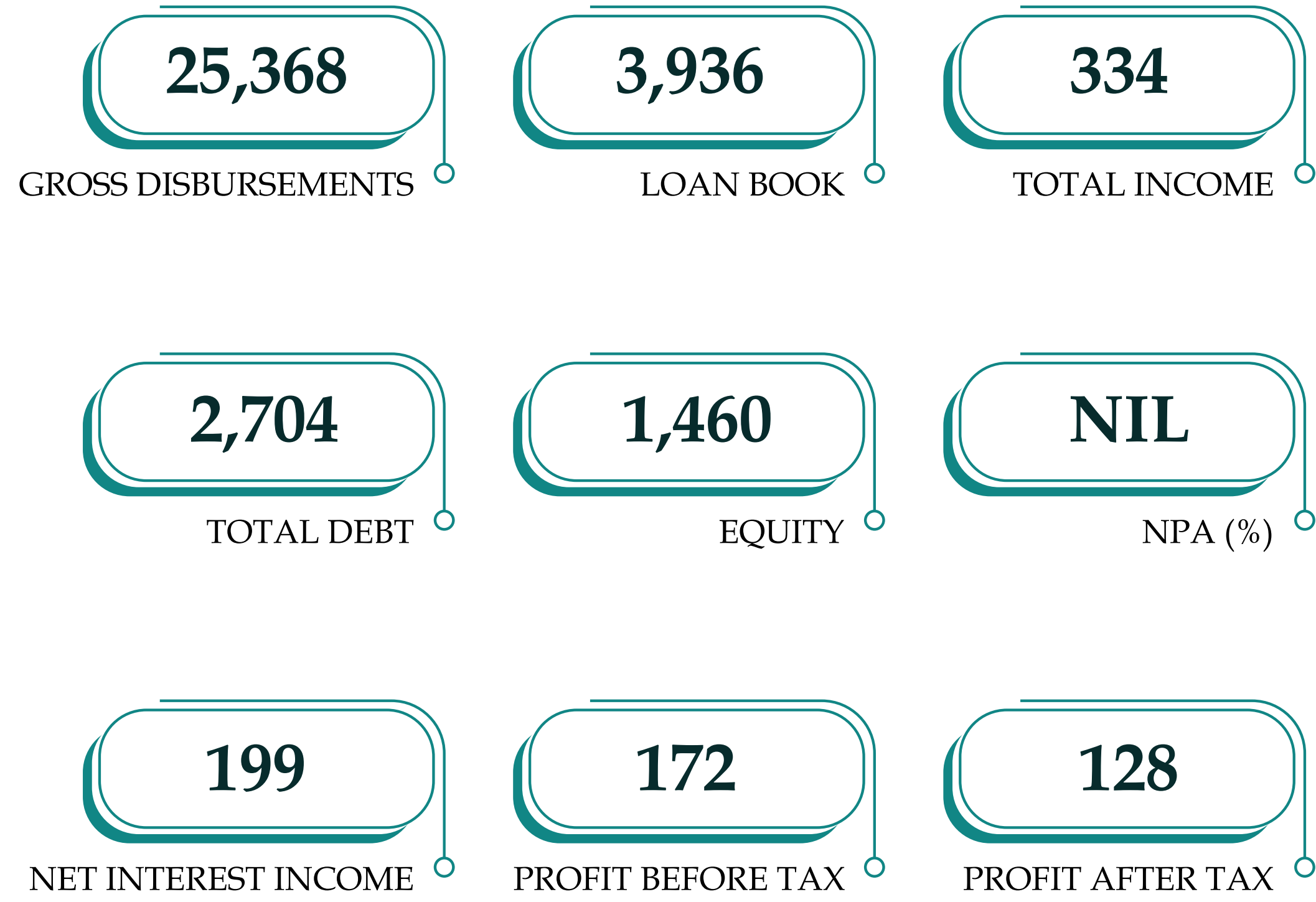
110

Profit Before Tax



81

Profit After Tax



**FY'26**

**AT A GLANCE**



**FINANCIAL SNAPSHOT →**

Particulars	Q4/FY26	Q3/FY26	Q-o-Q Change (%)	Q4/FY25	Y-o-Y Change (%)	FY26	FY25	Y-o-Y Change (%)
Interest Income	99.2	84.3	18%	52.2	90%	320.2	164.8	94%
Fee/Other Income	6.5	1.6	306%	1.9	242%	13.5	5.5	145%
<b>Total Income</b>	<b>105.7</b>	<b>85.8</b>	<b>23%</b>	<b>54.1</b>	<b>95%</b>	<b>333.7</b>	<b>170.3</b>	<b>96%</b>
Interest Expenses	42.9	36.4	18%	18.6	131%	134.5	32.0	321%
<b>Net Interest Income</b>	<b>62.8</b>	<b>49.4</b>	<b>27%</b>	<b>35.5</b>	<b>77%</b>	<b>199.2</b>	<b>138.3</b>	<b>44%</b>
Operating Expenses	6.3	5.2	20%	7.4	-15%	25.3	20.5	24%
Impairment on Financial Assets	0.3	1.2		(3.0)		2.4	7.7	
<b>Profit Before Tax</b>	<b>56.2</b>	<b>43.0</b>	<b>30%</b>	<b>31.1</b>	<b>81%</b>	<b>171.5</b>	<b>110.1</b>	<b>56%</b>
Income Tax	13.9	10.5	32%	7.3	90%	43.8	29.1	50%
<b>Profit After Tax</b>	<b>42.3</b>	<b>32.5</b>	<b>30%</b>	<b>23.8</b>	<b>78%</b>	<b>127.7</b>	<b>81.0</b>	<b>58%</b>
<b>Loan Book</b>	<b>3,936</b>	<b>3,210</b>	<b>23%</b>	<b>2,246</b>	<b>75%</b>	<b>3,936</b>	<b>2,246</b>	<b>75%</b>
<b>Loan Book (Avg.)</b>	<b>3,259</b>	<b>2,802</b>	<b>16%</b>	<b>1,665</b>	<b>96%</b>	<b>2,640</b>	<b>1,282</b>	<b>106%</b>

Section 2: →



**FUTURE READY**

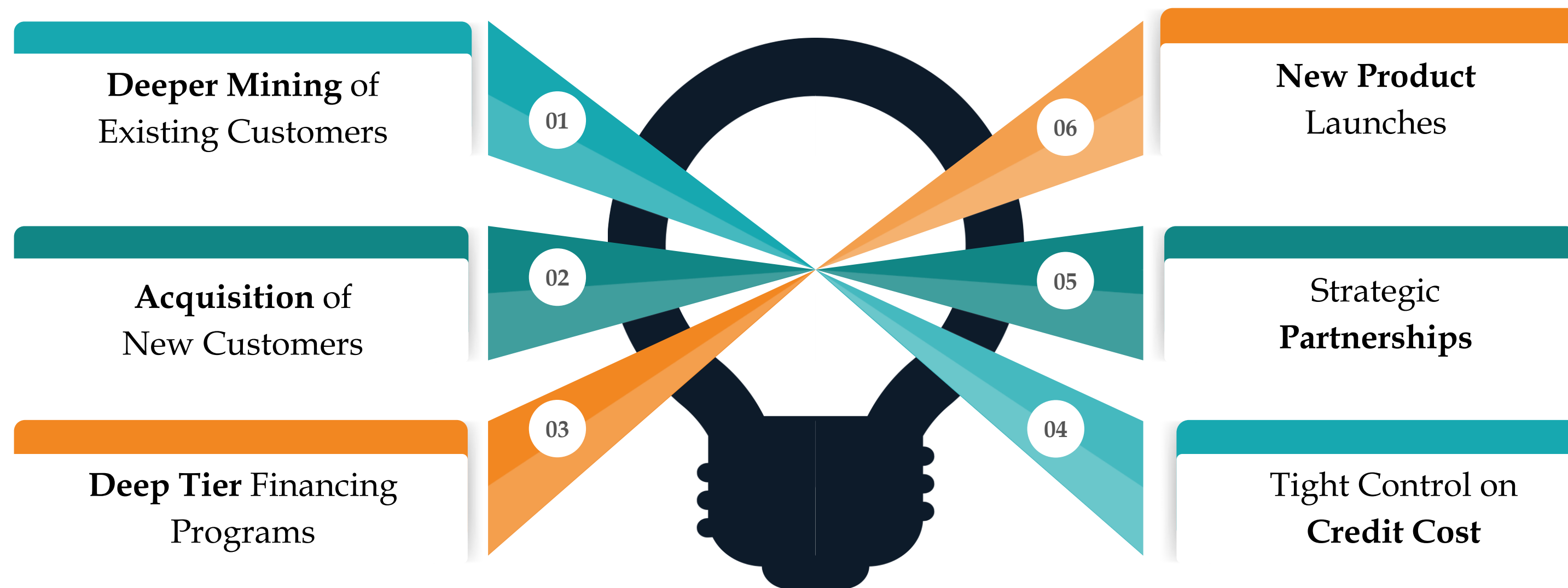
Sustainable Growth &  
Disciplined **PROFITABILITY**



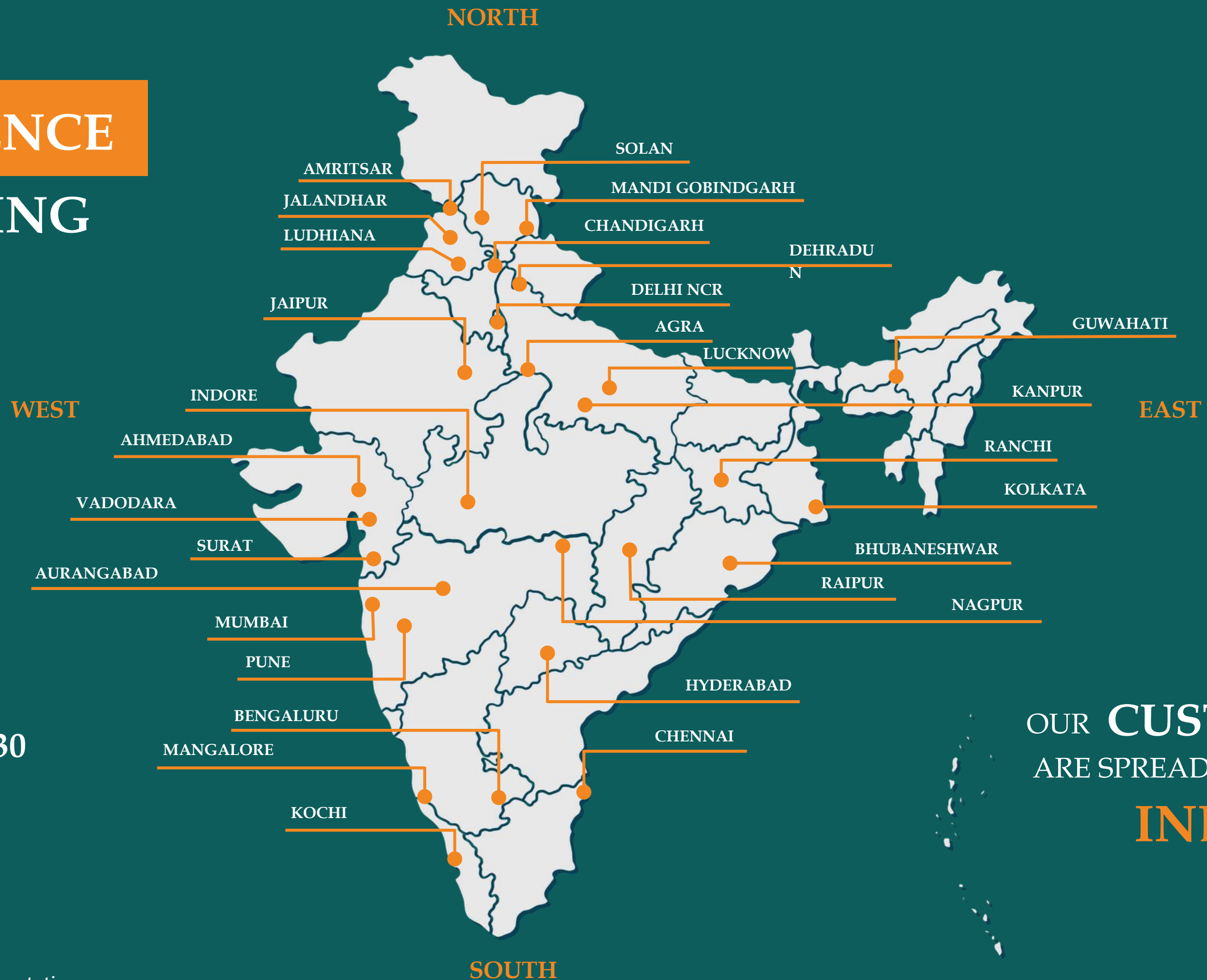
**FOCUS**

# SCALABLE & SUSTAINABLE GROWTH

## DEEPENING & WIDENING



# OUR PRESENCE & EXPANDING



Our Head Count: 78  
Locations Covered: 30

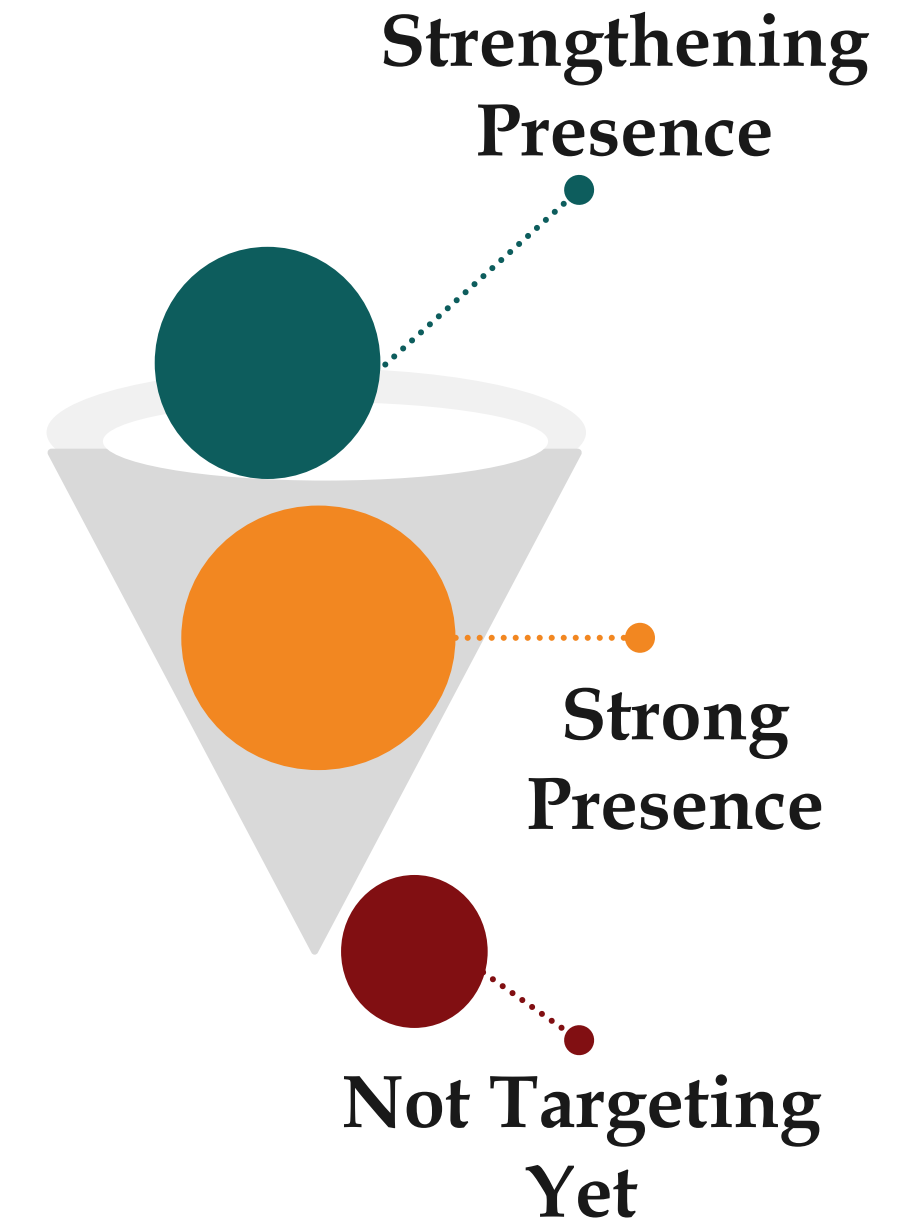
OUR CUSTOMERS  
ARE SPREAD ALL ACROSS  
**INDIA**

# KEY TARGET MARKET – DOWNSTREAM ECOSYSTEM



## Buyers

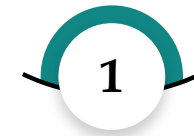
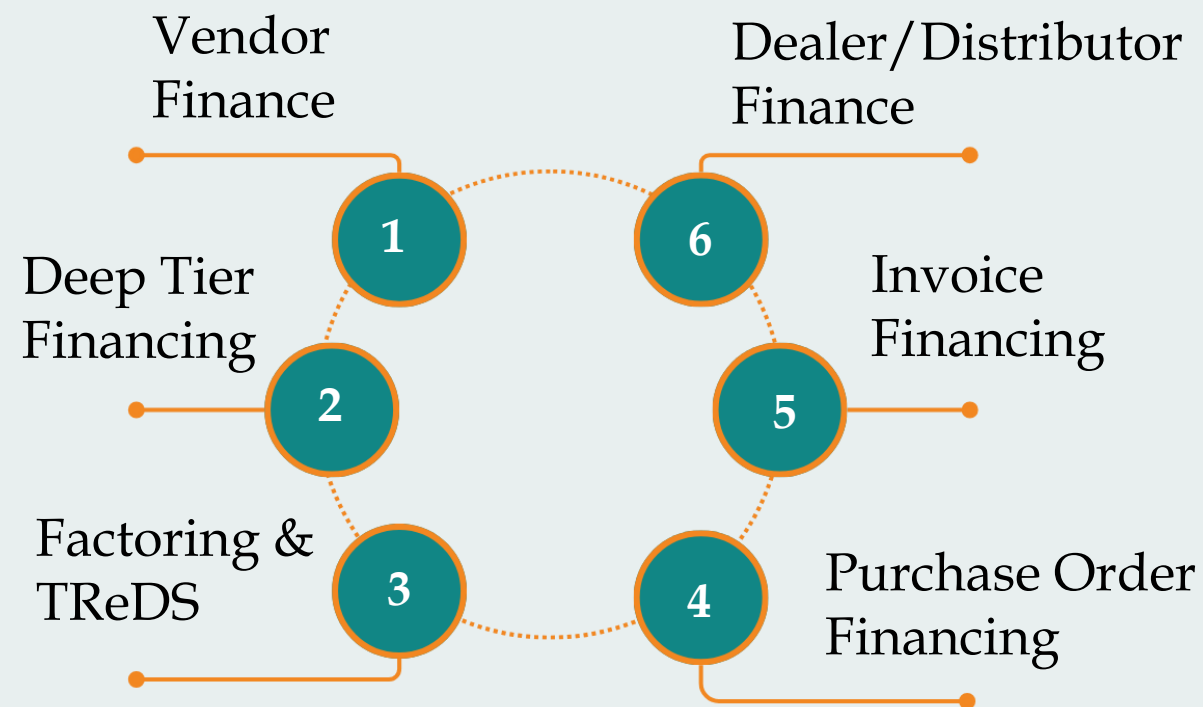
Large B2B Enterprises    Small B2B Enterprises    Distributors & Traders    Dealers & Sub-Dealers    Retailers    Individual Consumers



# GUIDANCE

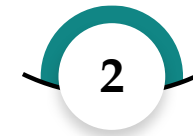
Supply Chain Finance continues to be our **CORE BUSINESS FOCUS**

## PRODUCT EXPANSION



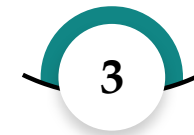
### GROWTH, RETURNS & ASSET QUALITY

- **AUM:** 25 - 30% CAGR
- **PAT:** 30 - 35% CAGR
- **RoA:** 4.5% - 5.0%
- **RoE:** 14% - 16%
- **Cost/Income:** 13% - 17%
- **NPAs:** NIL



### PRODUCT EXPANSION & SUPPLY CHAIN LEADERSHIP

- Scale **Supply Chain Finance & Deep Tier Financing**
- Strengthen **Factoring, Invoice Financing & TReDS Offering**
- Launch **Micro LAP & Digital Lending** programs



### PARTNERSHIPS & NEW BUSINESS AVENUES

- Expand into **new geographies & deepen existing relationships**
- Strengthen **co-lending programs & strategic partnerships**
- Explore **adjacent Financial Services** like ARC, AIF, etc.



### DIGITAL CAPABILITIES

- Leverage **digital & AI-driven capabilities**
- Drive **underwriting excellence & collections efficiency**

Section 3: →



# LEADERSHIP TEAM

**EMINENT BOARD**

Consisting of experienced and reputed industry leaders



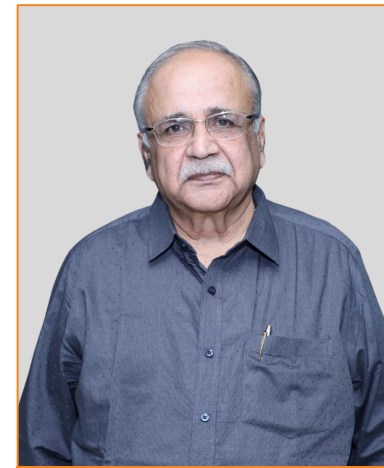
**DEEPAK GOYAL**  
Chairperson



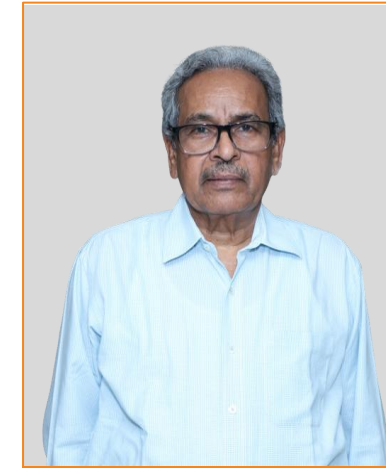
**ROHAN GUPTA**  
Director



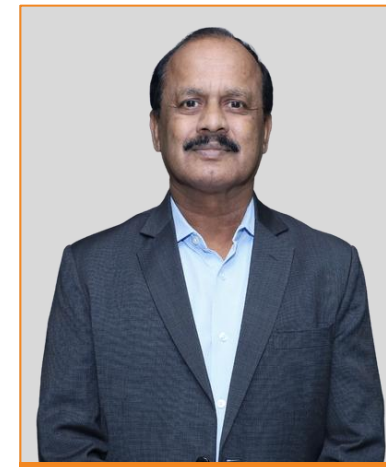
**SMT. ASHA ANIL AGGARWAL**  
Ex-Chief Principal Commissioner  
Income Tax Dept.



**SHRI HSU KAMATH**  
Ex-CMD Vijaya Bank &  
ED Canara Bank



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



**SHRI DUKHABANDHU RATH**  
Ex-CGM  
State Bank of India



**SHRI RAKESH SHARMA**  
Ex-CGM  
State Bank of India

**OUR EXPERIENCE**

**BANDWIDTH**

The company has leadership with **domain expertise**



**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

**OUR EXPERIENCE  
BANDWIDTH**

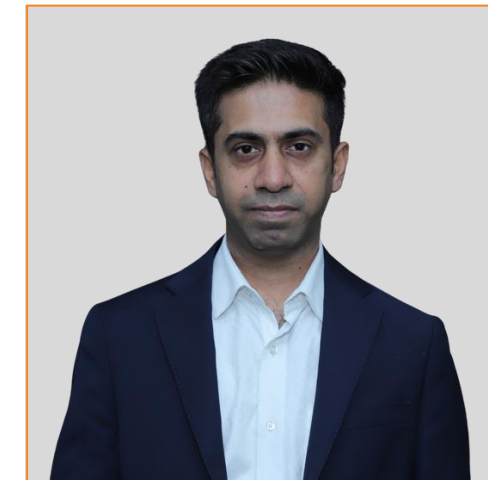
The company has appointed  
**experienced Bankers**



**RENU RAI**  
CHIEF PEOPLE OFFICER



**KUSH MISHRA**  
COMPANY SECRETARY



**KSHITIZ SEHGAL**  
HEAD TREASURY



**AMIT AGRAWAL**  
BUSINESS HEAD - MSMEs



**SIKANDER ALAM**  
Co-HEAD - CORPORATES  
(West & South)



**MOHD RASHID QIDWAI**  
Co-HEAD - CORPORATES  
(North & East)

# THANK YOU!

If you have any further queries, reachout to us:

 +91-120-4041400

 [info@sgfinserve.com](mailto:info@sgfinserve.com)

## Press Release from SG Finserve Limited

### SG Finserve Limited

#### FINANCIAL RESULTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2026 PROFIT AFTER TAX (PAT) | Q4FY26: ₹42.27 Crores | FY26: ₹127.65 Crores

**Noida, 16<sup>th</sup> April 2026:** The Board of Directors of SG Finserve Limited today announced the financial results for the quarter and year ended 31<sup>st</sup> March 2026.

#### Q4-FY26 vs Q3-FY26 (Quarter on Quarter)

- ❑ Operating Income of ₹105.65 Crores in Q4FY26 against ₹85.84 Crores in Q3FY26.
- ❑ Net Interest Income (NII) of ₹62.73 Crores in Q4FY26 against ₹49.44 Crores in Q3FY26.
- ❑ Profit Before Tax (PBT) of ₹56.21 Crores in Q4FY26 against ₹43.05 Crores in Q3FY26.
- ❑ Profit After Tax (PAT) of ₹42.27 Crores in Q4FY26 against ₹32.47 Crores in Q3FY26.

#### FY26 vs FY25 (Year on Year)

- ❑ Operating Income of ₹333.66 Crores in FY26 against ₹170.26 Crores in FY25.
- ❑ Net Interest Income (NII) of ₹199.20 Crores in FY26 against ₹138.28 Crores in FY25.
- ❑ Profit Before Tax (PBT) of ₹171.55 Crores in FY26 against ₹110.16 Crores in FY25.
- ❑ Profit After Tax (PAT) of ₹127.66 Crores in FY26 against ₹80.99 Crores in FY25.

#### Management's Message

We are pleased to announce the financial results of **SG Finserve Limited** for the year ended 31<sup>st</sup> March 2026.

- We have achieved all-time high Loan Book of ₹3,936 Crore as of 31<sup>st</sup> March 2026, registering a strong QoQ growth of 23% and YoY growth of 75%.
- Gross Disbursements crossed ₹25,000 Cr during the year registering 40% growth on YoY basis.
- Profit Before Tax (PBT) grew 30% on QoQ basis and 56% on YoY basis.
- Profit After Tax (PAT) grew 30% on QoQ basis and 58% on YoY basis.

**Supply Chain Financing** continues to remain our **core business strength** which has further strengthened through commercialization of factoring business in March 2026.

During the quarter, we have successfully raised fresh Equity of ₹316 Crore through conversion of share warrants, which has further strengthened our capital structure to augment future growth prospects.

Operationally, we remain a **highly disciplined NBFC**, with **Cost-to-Income of below 15%**, and **NIL NPAs**. For the year ended, we delivered **Return on Assets (RoA) of 4.80%** and **Return on Equity (RoE) of 12% pa**.

From a balance sheet perspective, we are **well capitalized**, with total equity of **₹1,460 Crore** as on March 31, 2026, with **leverage of 1.9x**, providing us good headroom for business growth.

Our strategy is centred on “**deepening and widening**”- strengthening relationships with our existing customers, acquiring new customers, expanding product offerings, forging strategic partnerships, and exploring adjacent financial services.

For more information, please contact:

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**Vinay Gupta**  
CEO  
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