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

13th February, 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: Outcome 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 February 06, 2026, we enclose herewith:

Unaudited Standalone Financial Results of the Company for the quarter ended 31st December, 2025, ("Results") along with the Limited Review Report.

Kindly take the above intimation on your records.

Thanking you,

Yours faithfully,

FOR TEAM INDIA GUARANTY LIMITED
AARTI CHATAKCHAND PANDEY

Digitally signed by AARTI CHATAKCHAND PANDEY
DN: c=IN, postalCode=401105, st=MAHARASHTRA, street=FLAT NO-102 KIRAN APARTMENT ,NAVGHAR ROAD ,THANE,401105, l=THANE, o=Personal, serialNumber=9aaa0011003cfeca9de83e1a3e1d549365c7dc5890f1bdcf47398b6c1c6c7630, pseudonym=4cc66e15b66a41a9907c0ec6881e1173, 2.5.4.20=7e8477061a126b4a7f1d91224b55921fbb49fb61b615d087e92deb17e1de8582, email=NEWBERRYAARTI@GMAIL.COM, cn=AARTI CHATAKCHAND PANDEY
Date: 2026.02.13 17:22:33 +05'30'

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 period ended December 31, 2025 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 December 31, 2025 and year to date results for the period from April 01, 2025 to December 31, 2025 ('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, "Review Interim Financial Information performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free from material misstatement. 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, 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.

The Figures for the quarter ended December 31, 2025 are the balancing figures for nine month period ended December 31, 2025 and published figures for the half year ended September 30, 2025. Further, the figures for the quarter ended December 31, 2024 and the comparative figures for the financial year 2024-25 were reviewed/audited by the predecessor auditor. 'Accordingly, we do not express any opinion on the figures reported in the Financial Results for the said period.



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

(Vikas Goel)
Partner
Membership No. : 039287
UDIN: 26039287SJLTLK7340

Place : Mumbai
Date : 13/02/2026

Team India Guaranty Limited
Non-Banking Financial Company

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Team India Guaranty Limited (formerly known as Times Guaranty Limited)

Statement of Standalone Unaudited Financial Results for the Quarter and Period ended 31st December, 2025

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

Sr. No.	Particulars	For the Quarter Ended			For the Period Ended		For the Year ended
		31.12.2025 Unaudited	30.09.2025 Unaudited	31.12.2024 Unaudited	31.12.2025 Unaudited	31.12.2024 Unaudited	31.03.2025 Audited
1	**Income**						
	Revenue from Operations						
a.	Interest Income	109.77	123.50	83.72	315.26	248.30	331.82
b.	Dividend Income	0.14	0.30	0.05	0.63	0.06	0.14
c.	Rental Income	-	-	-	-	-	-
d.	Fees and commission Income	-	-	-	-	-	-
e.	Net gain on fair value changes	26.42	13.19	1.29	54.34	6.99	20.97
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	-	-	-	28.90	-	-
	Total Other Revenue from Operations	-	-	-	-	-	-
	Total Revenue From Operations	**136.33**	**136.99**	**85.06**	**399.13**	**255.35**	**352.93**
	Other Income	0.00	0.00	0.01	0.44	0.19	17.53
	Total Income	**136.33**	**136.99**	**85.07**	**399.57**	**255.54**	**370.46**
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	45.15	8.12	0.00	61.39	5.90	10.05
e.	Finance costs	-	-	-	-	-	-
f.	Depreciation, depletion and amortisation expense	0.12	-	-	0.12	-	-
g.	Fees and commission Expense	-	-	-	-	-	-
h.	Net loss on fair value changes	-	-	-	-	-	-
i.	Net loss on derecognition of financial instruments under amortised cost category	-	-	-	-	-	-
j.	Impairment on financial instruments	4.27	0.17	-	4.44	-	-
k.	Other expenses	42.72	48.96	15.91	131.33	54.21	78.88
	Total Expenses	**92.26**	**57.25**	**15.91**	**197.28**	**60.11**	**88.93**
3	**Total Profit/(Loss) Before Exceptional Items and Tax**	**44.05**	**79.75**	**69.16**	**202.29**	**195.43**	**281.53**
4	Exceptional Items	-	-	-	-	-	-
5	**Total Profit / (Loss) Before Tax**	**44.05**	**79.75**	**69.16**	**202.29**	**195.43**	**281.53**
6	**Tax Expense**	-					
a.	Current Tax	28.85	21.23	19.31	68.74	53.23	71.08
b.	Deferred Tax	2.49	(1.27)	-	10.80	-	-
c.	Mat Credit	(4.74)	(7.18)	(7.76)	(17.49)	(20.61)	(24.26)
d.	Short/(Excess) Provision for Earlier years	-	-	0.01	-	0.01	0.01
	Total Tax Expenses	**26.60**	**12.78**	**11.56**	**62.05**	**32.63**	**46.83**
7	**Net Profit/(Loss) for The Period from continuing operations**	**17.45**	**66.97**	**57.60**	**140.24**	**162.80**	**234.70**
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	**17.45**	**66.97**	**57.60**	**140.24**	**162.80**	**234.70**
		-					
11	Other Comprehensive Income Net of Taxes	-	-	-			(1.08)
12	Total Comprehensive Income for the period	**17.45**	**66.97**	**57.60**	**140.24**	**162.80**	**233.62**
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	-	-	-			-
17	Earnings per equity share of face value of Rs. 10 each						
	a. Basic earnings per share (in Rs.)	0.19	0.74	0.64	1.56	1.81	2.60
	b. Diluted earnings per share (in Rs.)	0.19	0.74	0.64	1.56	1.81	2.60

Place : Mumbai
Date: 13.02.2026

On behalf of the Board
Niru Kanodia
Niru Kanodia
Executive Director and
Chief Executive Officer

Team India Guaranty Limited
Non-Banking Financial Company

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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 31st December, 2025

(Rupees in Lakhs)

Sr. No.		Particulars	Note no	Period Ended 31-12-2025
A		Debt Equity Ratio		NA
B		Debt Service Coverage Ratio		NA
C		Interest Service Coverage Ratio		NA
D		Outstanding redeemable preference shares(quantity and value)		Nil
E		Capital Redemption Reserve		600.00
F		Debenture Redemption Reserve		NA
G		Net Worth (Rs. in Lakhs)	2	4,917.00
H		Net Profit After Tax (Rs. in Lakhs)		140.24
I		Earnings Per Share:		
	i)	Basic (Rs)		1.56
	ii)	Diluted (Rs)		1.56
J		Current Ratio	3	1496.79
K		Long Term Debt To Working Capital		NA
L		Bad Debts To Account Receivable Ratio		NA
M		Current Liability Ratio	4	0.07
N		Total Debts To Total Assets		Nil
O		Debtors Turnover		NA
P		Inventory Turnover		NA
Q		Operating Margin (%)	5	50.68%
R		Net Profit Margin (%)	6	35.10%
S		Sector Specific Equivalent Ratios:		NA

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.

MUMBAI 63. CHARTERED ACCOUNTANTS

TEAM INDIA GUARANTY LIMITED MUMBAI

Mru Kanodia

Team India Guaranty Limited
Non-Banking Financial Company

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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 and nine months period ended December 31, 2025 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 above Unaudited Financial Results were reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meeting held on 13th February, 2025.
5	The Figures for the quarter ended December 31, 2025 are the balancing figures for nine month period ended December 31, 2025 and published figures for the half year ended September 30, 2025.
6	Information as required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirement) Regulation 2015 as amended is attached as Annexure 1.
7	Figures of the previous periods have been regrouped/recast/reclassified wherever considered necessary.

Place : Mumbai
Date: 13.02.2026

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