

Date: 03.05.2026

<p>Listing Operations BSE Limited, P J Towers, Dalal Street, Mumbai-400001, India</p> <p>Scrip Code: 543263 Debentures Scrip Code: 940727,940717, 940317, 940325,940319,940323, 939639, 939655,940725,940321, 939651, 939657, 939643,940327, 939647,940719, 940721 and 940723</p>	<p>Listing Department National Stock Exchange of India Limited, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400051</p> <p>Symbol: SMCGLOBAL</p>
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Subject: Investor Presentation, Q4- FY26.

Dear Sir/ Ma'am,

In compliance with Regulation 30(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 read with Part A (15) of Schedule III, enclosed is a copy of the Investor Presentation for the fourth quarter of the financial year 2025-26.

The above intimation is also being made available on the Company's website at www.smcindiaonline.com

This is for your information and records.

**Thanking you,
For SMC Global Securities Limited**

**Suman Kumar
E.V.P. (Corporate Affairs & Legal),
Company Secretary & General Counsel
Membership No. F5824**



SMC GLOBAL SECURITIES LTD

Investor Presentation - May 2026



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Forward-looking statements involve known and unknown risks, uncertainties and other factors, which may cause the actual results, financial condition, performance or achievements of the Company or industry results to differ from the actual results, financial condition, performance or achievements expressed or implied by such forward-looking statements, including future changes or developments in the Company's business, its competitive environment and political, economic, legal and social conditions. Further, past performance is not necessarily indicative of future results. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. The Company disclaims any obligation to update these forward-looking statements to reflect future events or developments.

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- 4 Financing (NBFC) Business**
- 5 Insurance Broking**
- 6 Historical Financial Overview**
- 7 Way Ahead**



Q4 & FY26 Performance Highlights



Consolidated Performance Highlights

Q4-FY26 (Y-o-Y)	
Revenue INR 516.9 Crores	+22.6% ▲
EBITDA INR 89.7 Crores	+42.4% ▲
EBITDA Margins 17.4%	+250 bps
PAT INR 21.5 Crores	+424.4% ▲
PAT Margins 4.2%	+320 bps

FY26 (Y-o-Y)	
Revenue INR 1,876.9 Crores	+5.7% ▲
EBITDA INR 376.4 Crores	-10.3% ▼
EBITDA Margins 20.1%	-350 bps
PAT INR 103.2 Crores	-29.7% ▼
PAT Margins 5.5%	-280 bps

- Q4-FY26 performance improved sharply YoY, reflecting normalization of market activity, benefits of strategic initiatives undertaken over the past year, and stronger operating leverage.
- FY26 profitability was impacted by softer derivatives activity and regulatory changes in the F&O segment, leading to moderation in EBITDA and PAT despite revenue growth.
- Insurance broking emerged as the improving business vertical, supporting diversification and partially offsetting softness in core broking revenues.

Q4 FY26 Consolidated Segmental Performance

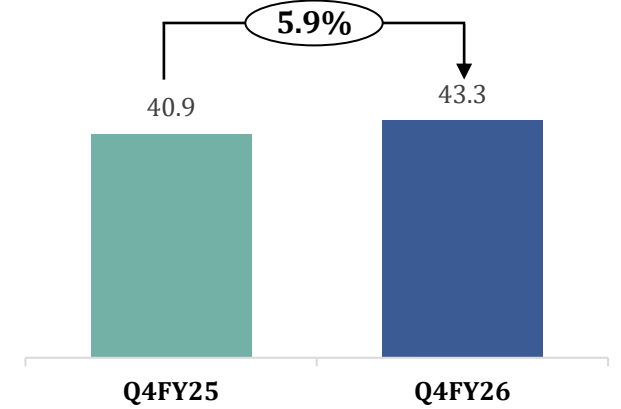
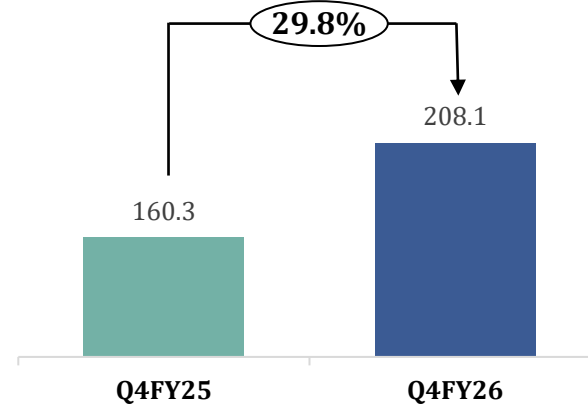
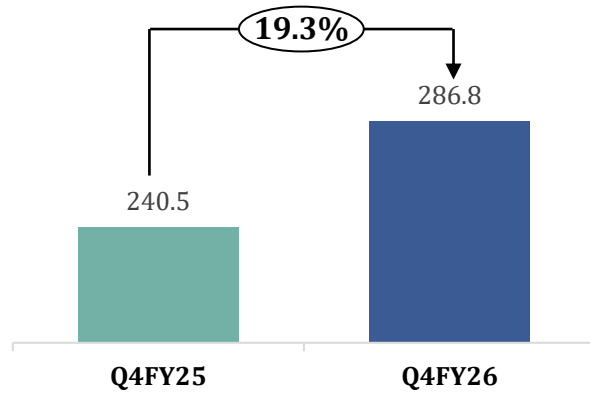
(INR Crs)

BROKING, DISTRIBUTION & TRADING

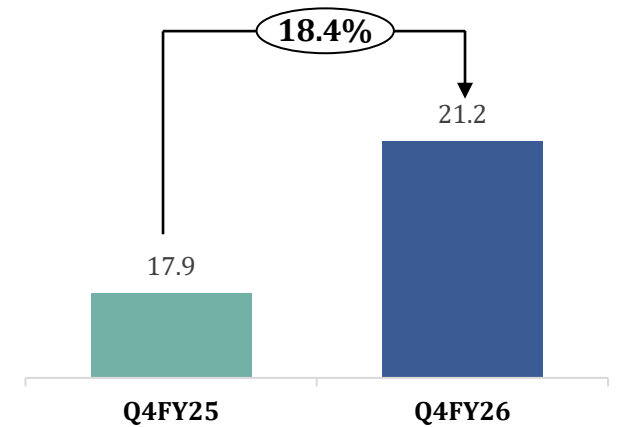
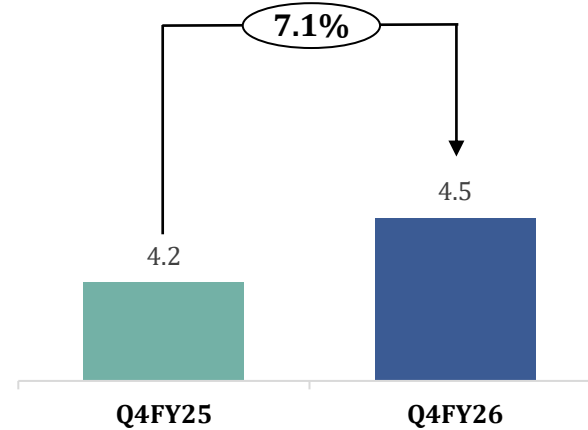
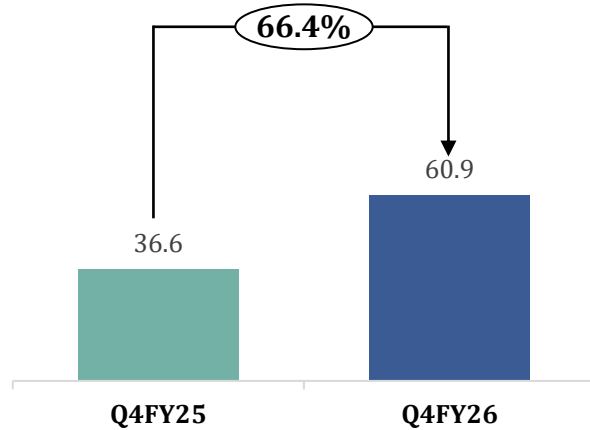
INSURANCE BROKING

FINANCING (NBFC)

Revenue



EBIT



FY26 Consolidated Segmental Performance

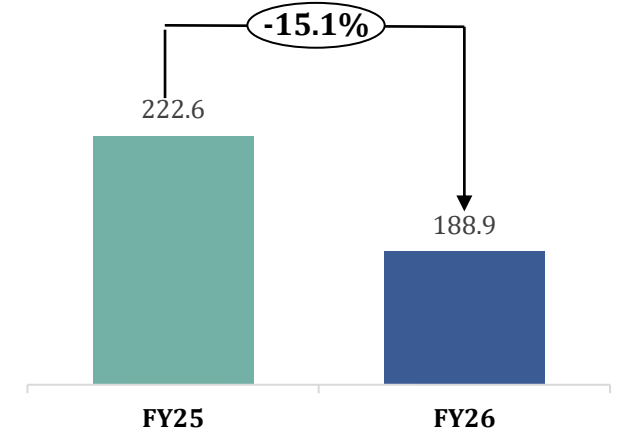
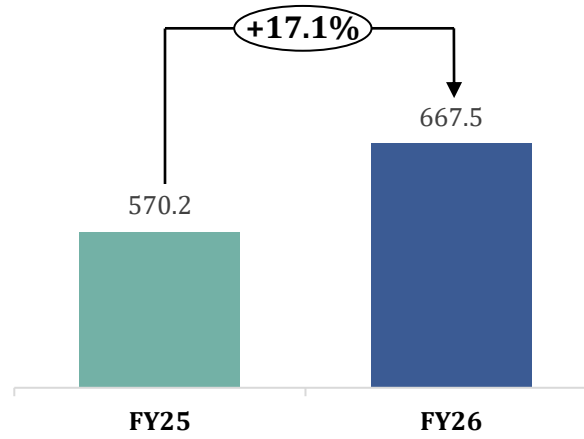
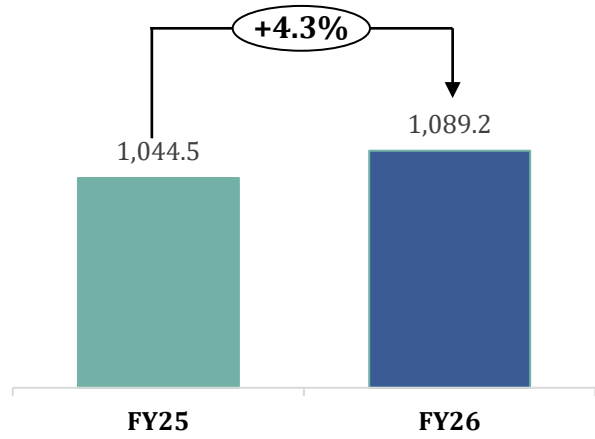
(INR Crs)

BROKING, DISTRIBUTION & TRADING

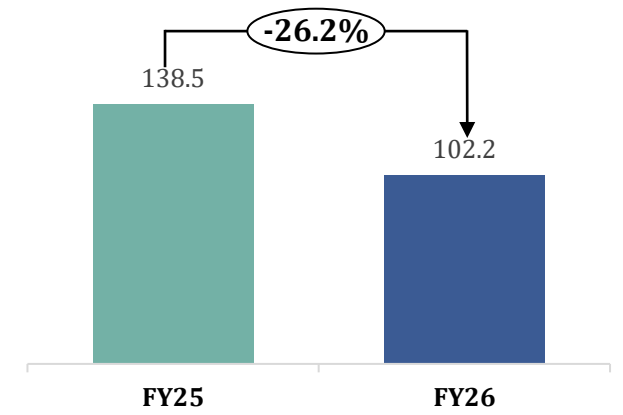
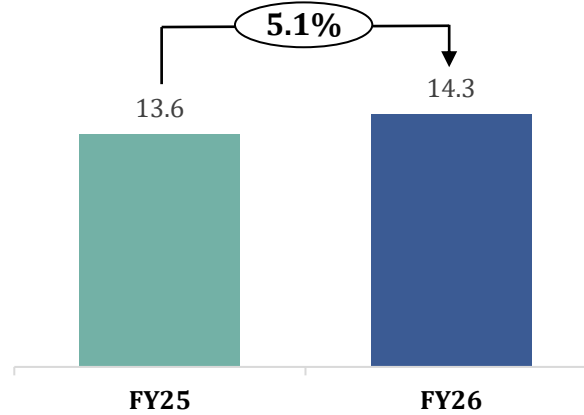
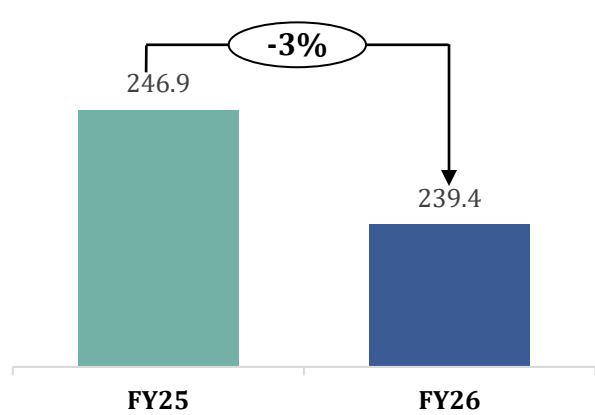
INSURANCE BROKING

FINANCING (NBFC)

Revenue



EBIT



Consolidated Income Statement



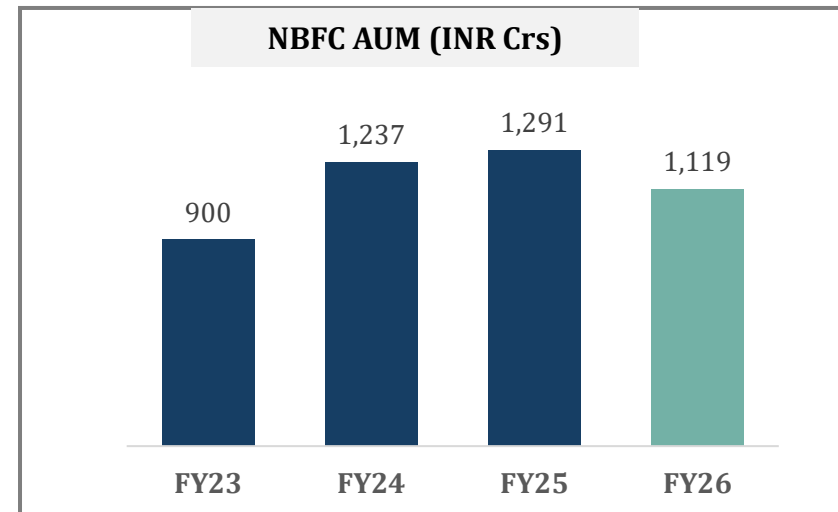
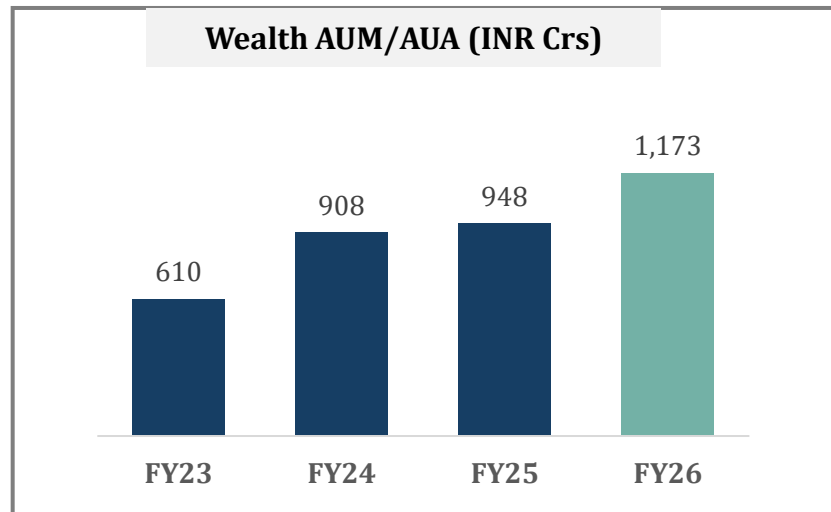
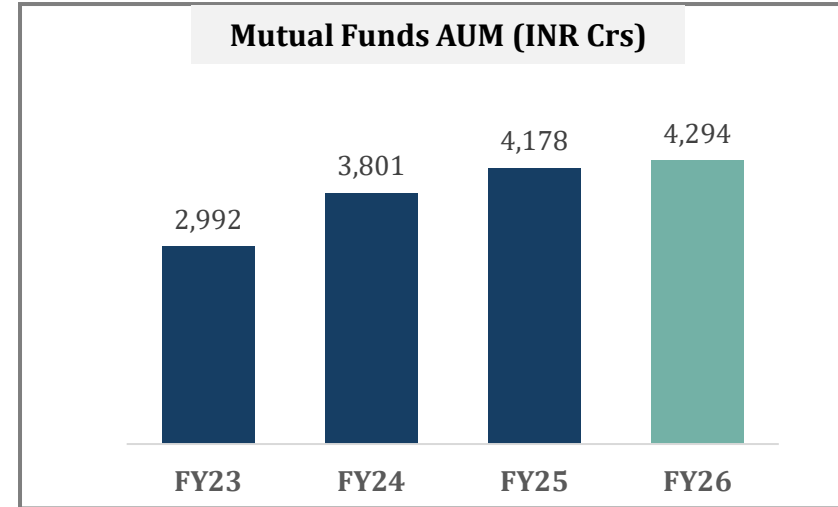
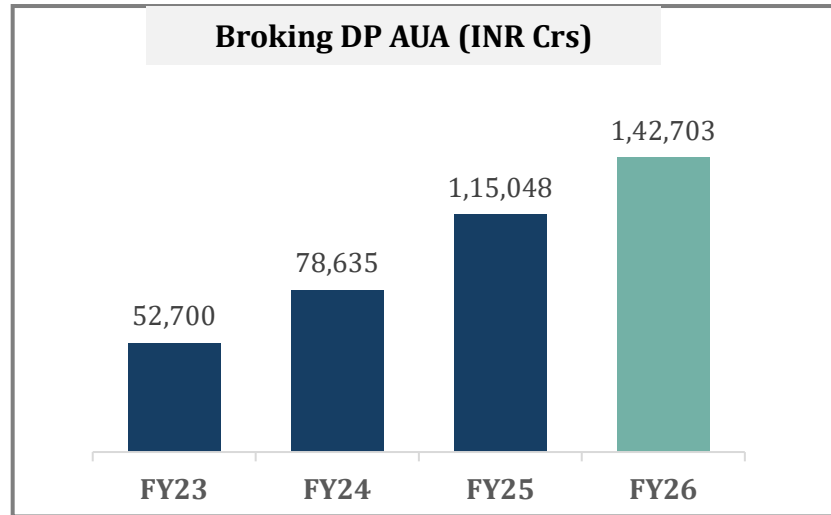
Particulars (INR Crs)	Q4 FY26	Q4 FY25	Y-o-Y	Q3 FY26	Q-o-Q	FY26	FY25	Y-o-Y
Operational Income	516.9	421.5	22.6%	494.8	4.5%	1,876.9	1,775.7	5.7%
Total Expenses	427.2	358.5		392.6		1,500.5	1,356.3	
EBITDA	89.7	63.0	42.4%	102.2	-12.2%	376.4	419.4	-10.3%
EBITDA Margins (%)	17.4%	14.9%	250 bps	20.7%	-330 bps	20.1%	23.6%	-350 bps
Other Income	4.2	3.9		0.7		7.5	10.0	
Depreciation	7.3	8.3		7.1		28.1	30.4	
Interest	57.3	52.5		56.8		221.3	207.0	
PBT	29.3	6.1	380.3%	39.0	-24.9%	134.5	192.0	-29.9%
Tax	7.8	2.0		8.2		31.3	45.2	
Profit After tax	21.5	4.1	424.4%	30.8	-30.2%	103.2	146.8	-29.7%
PAT Margins (%)	4.2%	1.0%	320bps	6.2%	-200 bps	5.5%	8.3%	-280 bps
Other Comprehensive Income	6	-1.2		1.1		9.9	0.9	
Total Comprehensive Income	27.5	2.9	848.3%	31.9	-13.8%	113.2	147.7	-23.4%
Basic & Diluted EPS* (INR)	1.01	0.18		1.46		4.87	6.96	

*Historical EPS/Shares adjusted for 1:1 bonus issue (Nov 2025)

Standalone Income Statement

Particulars (INR Crs)	Q4 FY26	Q4 FY25	Y-o-Y	Q3 FY26	Q-o-Q	FY26	FY25	Y-o-Y
Operational Income	249.9	199.0	25.6%	255.5	-2.2%	968.1	924.3	4.7%
Total Expenses	184.1	164.4		179.6		716.6	667.3	
EBITDA	65.8	34.6	90.2%	76.0	-13.4%	251.5	257.0	-2.1%
EBITDA Margins (%)	26.3%	17.4%	890 bps	29.7%	-340 bps	26.0%	27.8%	-180 bps
Other Income	9.8	13.1		10.1		30.4	31.1	
Depreciation	5.7	6.2		5.6		22.0	22.9	
Interest	43.6	34.0		42.1		159.0	134.0	
PBT	26.3	7.5	250.7%	38.4	-31.5%	100.9	131.2	-23.1%
Tax	5.6	-1.1		6.9		19.6	25.9	
Profit After tax	20.7	8.6	140.7%	31.5	-34.3%	81.3	105.3	-22.8%
PAT Margins (%)	8.3%	4.3%	400 bps	12.3%	-400 bps	8.4%	11.4%	-300 bps
Other Comprehensive Income	0.4	-1.3		-0.3		-0.6	-1.4	
Total Comprehensive Income	21.1	7.3	189.0%	31.1	-32.2%	80.7	103.9	-22.3%
Basic & Diluted EPS* (INR)	0.99	0.41		1.50		3.88	5.03	

FY26 Assets Under Management





About SMC Group



SMC at a Glance



Cities Covered
396

NBFC AUM
INR 1,119 Crs

Consolidated
Net worth
INR 1,304 Crs

Employees
4,017

Debt/Equity
1.53x

Branches Across
India
203
Including 1 in Dubai

Client Demat A/Cs
13,20,070

Running SIPs
94,392

Authorised Persons
2,003

Network of Financial Distributors
6,453

Clearing & Settlement
trading members
335

Cumulative AUM/AUA under Mutual Funds
INR 4,294 Crs

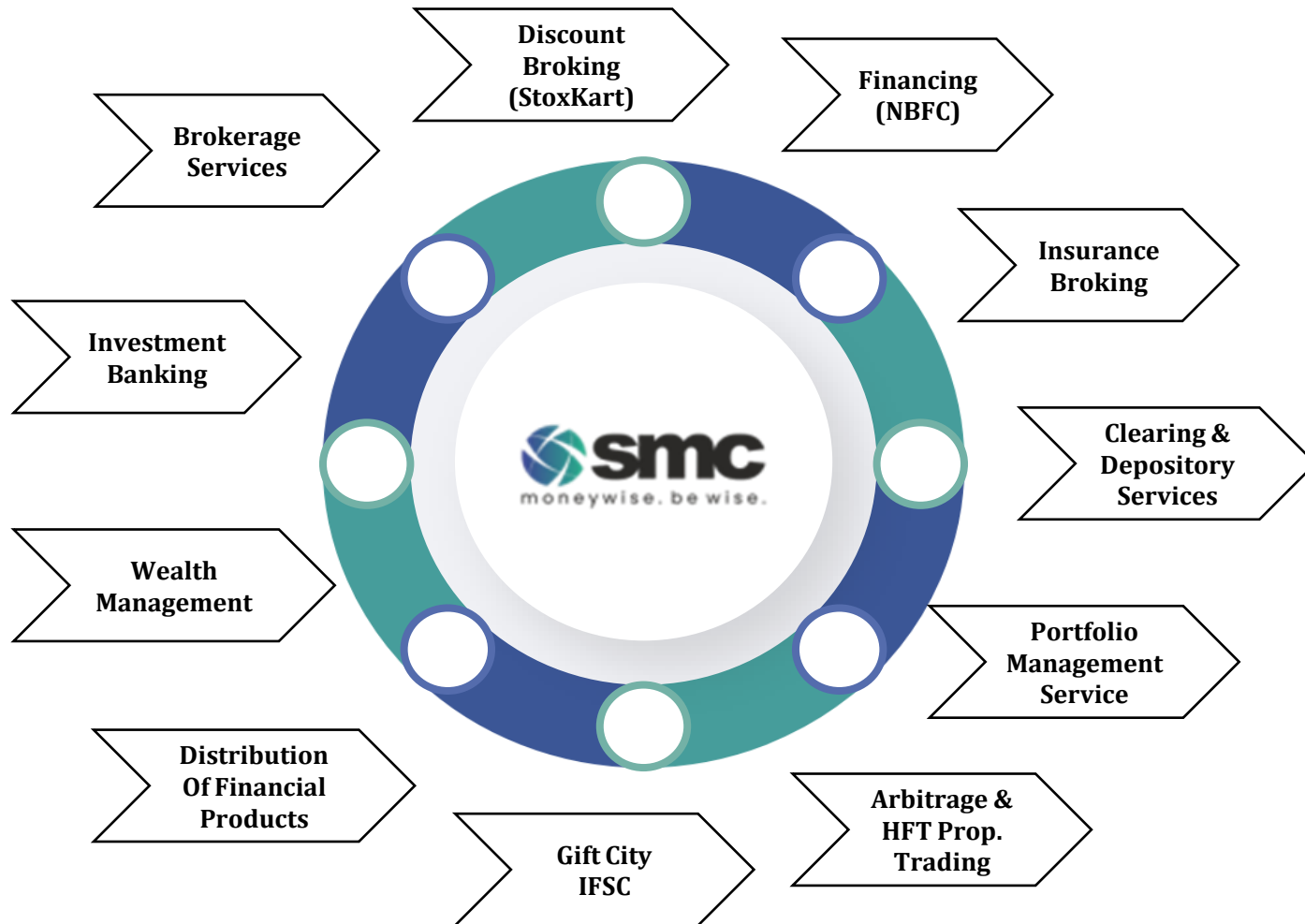
Insurance Policies sold in
FY26
11,39,218

Ratings:
Short Term- **ICRA A1+**
Long Term- **ICRA A & CRISIL A (STABLE)**

Insurance Premium in
FY26
INR 3145.0 Crs

Evolution from Traditional Broking to well diversified Financial Service Company

“SMC Group has solidified its technology foundation, ensuring strength”



- **Founded in 1994** by Mr. Subhash C. Aggarwal and Mr. Mahesh C. Gupta, initially focusing on traditional broking services.
- **Strategic Shift:** Transformed from traditional broking to a **diversified financial services powerhouse.**
- **Technological Integration:** Launched various innovative **digital technology**-enabled capabilities and best-in-class products and services
- **Performance Metrics:** **Consistent growth;** diversified income streams.
- **Future Outlook:** Global aspirations; **emphasis on fee-based income;** continued adaptation and innovation.



SMC Global Securities Limited

Broking | Distribution | PMS | Arbitrage & Prop
Trading | Wealth Management

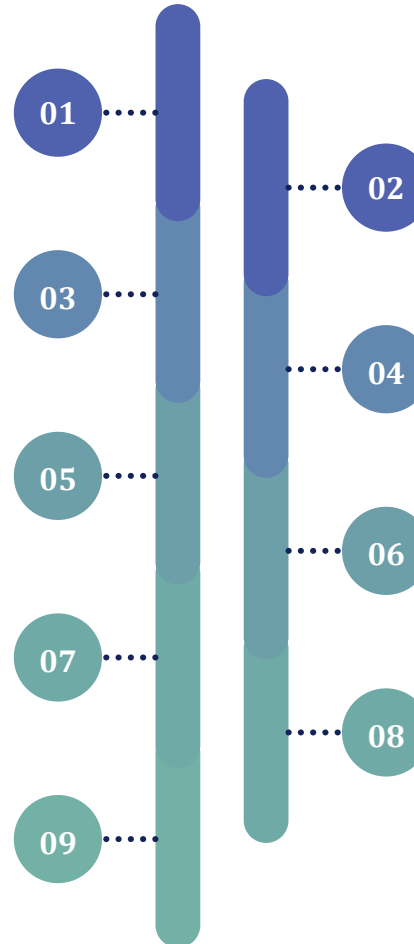
Moneywise Financial Services Private Limited - 100%
Financing (NBFC) Business

SMC Investech Private Limited - 100% (Formerly known as SMC Real Estate Advisors Private Limited)
Unlisted Share Trading

SMC Capitals Limited - 100%
Category-1 Merchant Banker

SMC Global IFSC Private Limited - 100%
Stock Broker & Clearing Member at Gift City

SMC Investments & Advisors Limited - 100%
Advisory Services



Pulin Comtrade Limited - 100%
Commodity Trading

SMC Comex International DMCC (UAE) 100%
Proprietary Trading

SMC Insurance Brokers Private Limited - 90%
Insurance Broking Services

Moneywise Finvest Limited (StoxKart) - 100%
Discount Brokerage

BROKING, DISTRIBUTION & TRADING

- Equity, Commodity, Currency & Full-Service Broking
- Investment Banking
- Discount Broking
- Clearing Services
- MTF
- Fixed Income
- Proprietary Trading
- Wealth Management
- Portfolio Management
- Institutional Broking
- Mortgage Advisory
- Research Services
- Unlisted Shares Trading
- Financial Products Distribution
- GIFT City (IFSC)
- NSE IX | India INX | IIBX

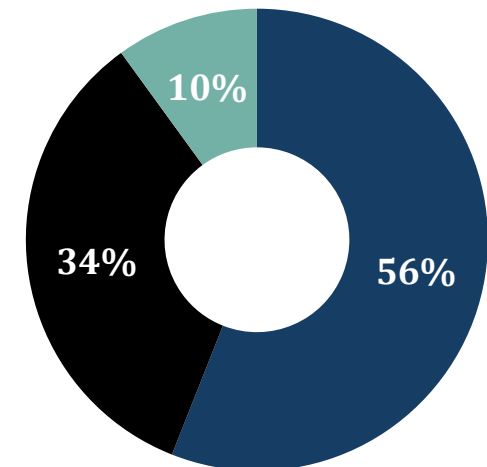
FINANCING

- SME – Loan Against Property (LAP)
- SME – Working Capital Term Loan (WCTL)
- SME – Asset Finance
- Supply Chain Financing
- Micro LAP
- Onward Lending
- Capital Market Funding (CMF)
- Gold Loan

INSURANCE BROKING

- Life Insurance
- General Insurance

FY26 Revenue Pie (%)



Expert Leadership



Mr. Subhash C. Aggarwal
Chairman & Managing Director, SMC Group



Mr. Mahesh C. Gupta
Vice Chairman & Managing Director, SMC Group

Experienced Management Team with Focused Business Heads



Mr. Ajay Garg

Director & CEO – SMC Global Securities Ltd. MD-SMC Global IFSC Pvt. Ltd.
Director - SMC Insurance Brokers Pvt. Ltd.



Dr. D. K. Aggarwal

CMD-SMC Investments and Advisors Ltd.
CMD-SMC Capitals Ltd.
Chairman & Director- SMC Investech Private Ltd*.
Chairman & Director-Pulin Comtrade Ltd.



Mr. Himanshu Gupta

Director & CEO-Moneywise Financial Services Private Ltd.
Non-Executive Director-SMC Global Securities Ltd., Director-Pulin Comtrade Ltd.



Mr. Pranay Agarwal

Director & CEO - Moneywise Finvest Ltd. (StoxKart)
Director - Moneywise Financial Services Pvt. Ltd.
Non-Executive Director – SMC Global Securities Ltd



Mrs. Shruti Aggarwal

Whole Time Director- SMC Global Securities Limited,
Whole Time Director- SMC Global IFSC Private Limited



Mr. Anurag Bansal

Whole Time Director-SMC Global Securities Ltd., Whole Time Director-SMC Capitals Ltd..



Mr. Ayush Agarwal

CIO - SMC Private wealth
Director - SMC Investech Private Ltd.*
Director - Moneywise Finvest Ltd.



Mrs. Akanksha Gupta

Whole Time Director - SMC Insurance Brokers Pvt. Ltd.,
Director- SMC Global IFSC Pvt. Ltd., Director- Pulin Comtrade Limited



Mrs. Anshika Aggarwal

Director- SMC Investment and Advisors Ltd., Whole Time Director- SMC Investech Pvt. Ltd.*



Mrs. Shweta Aggarwal

Non-Executive Director – SMC Capitals Ltd.

Experienced Management Team with Focused Business Heads



Mrs. Aditi Aggarwal
Director - Moneywise Finvest Limited



Mrs. Reema Garg
Group CHRO. Director – Moneywise Finvest Ltd.
Non-Executive Director – SMC Investments & Advisors Ltd.



Mr. Pravin K. Agarwal
Whole-Time Director- SMC Insurance Brokers Pvt. Ltd.



Mr. Vinod Kumar Jamar
President & Group Chief Financial Officer



Mr. Abhishek Chawla
Group Chief Product & Technology Officer



Mr. Suman Kumar
E.V.P (Corporate Affairs & Legal), CS & General Counsel



Mrs. Nidhi Bansal
Regional Director - West



Our Independent Board of Directors: Industry Veterans



Mr. Dinesh Kumar Saraf

- Non-Executive Independent Director since Sept 7, 2023; corporate leader with 45+ years of experience across oil & gas, energy, finance, and regulatory sector.
- Former CMD of ONGC; earlier Director (Finance) & Group CFO; also MD & CEO of ONGC Videsh with global M&A and project experience
- Served on boards of MRPL, ONGC Petro Chemicals, ONGC Tripura Power, and LNG Petronet Ltd; former Chairperson of PNGRB
- Commerce graduate & post-graduate (Delhi University); member of ICAI (Cost) and ICSI with strong expertise in governance, finance, and policy



Mr. Hemant Bhargava

- Non-Executive Independent Director since Aug 9, 2023; finance and insurance veteran with 40+ years of experience
- Former Chairman-in-Charge & Managing Director of LIC; also served as Non-Executive Chairman of IDBI Bank and LIC Housing Finance
- Extensive global experience, including Country Head (LIC Mauritius) and founding CEO of LIC Cards Services Ltd.
- Over 25 years of board experience; currently serves on boards of ITC Ltd., UGRO Capital, Wealth Company AM Holdings, and Providence Life (Mauritius)



Mrs. Sarita Kapur

- Non-Executive Independent Director since Feb 13, 2025; legal expert with 36+ years in litigation, arbitration, and corporate advisory
- B.Sc. (Miranda House) and LL.B (Delhi University); former association with Khaitan & Co. and long tenure with Sr. Advocate R.K.P. Shankardass; practicing independently since 2017
- Specializes in complex commercial disputes, international law, employment, and mediation; strong advocate of alternative dispute resolution
- Independent Director at RICO Auto Industries Ltd. and Maximon Pharma Pvt. Ltd.; Trustee at Talwar Research Foundation and contributor to legal publications



Mr. Naveen ND Gupta

- Non-Executive Independent Director since Jan 31, 2018; Chartered Accountant and Fellow member of ICAI (since 2001)
- Commerce graduate from Delhi University (1993); former President of ICAI
- Former Chairman of Shaheed Sukhdev College of Business Studies, Delhi University
- Served on global and regional boards including IFAC (USA), SAFA, CAPA, and IRDA; currently Chairman of Corporate Affairs Committee at PHDCCI

Our Independent Board of Directors: Industry Veterans



Mr. Gobind Ram Choudhary

- Non-Executive Independent Director; commerce graduate from St. Xavier's College, Kolkata with several years of business leadership experience
- Associated with Anmol Industries for 20+ years, driving its growth into a leading FMCG player with strong presence in North India and 2,000+ workforce
- Director at Anmol Realty Builders Pvt. Ltd.; known for strategic vision, operational efficiency, and scalable business models
- Former Managing Director of Bhagwati Cold Storage, with strong expertise in rural markets and supply chain management
- Active member of industry bodies (CII, IIA, PHDCCI) and engaged in social initiatives focused on education, healthcare, and community development



Mr. Narender Kumar

- Non-Executive Independent Director since Sept 16, 2022; retired IAS (1988 AGMUT cadre) with 42+ years of experience across government sector and SBI
- Commerce graduate & post-graduate (Delhi University), CAIIB certified; began career as SBI Probationary Officer in 1980
- Held key roles including Administrator of Daman & Diu and Dadra & Nagar Haveli, State Election Commissioner (UTs), Member (Administration) at NHAI, and senior leadership roles in Delhi Govt.
- Currently Independent Director at SMC Insurance Brokers Pvt. Ltd. and PTC India Ltd.; recipient of national awards for contributions to public service and labour welfare



Ms. Neeru Abrol

- Non-Executive Independent Director since Mar 30, 2024; Chartered Accountant with ~40 years of experience across public and private sectors
- Former CMD & Director (Finance) at National Fertilizers Ltd.; 26+ years at SAIL in key leadership roles
- Extensive board experience including IDBI Bank, IFCI group, TCNS Clothing; currently Independent Director at Apollo Pipes, SG Mart, Ganesha Ecoverse, and Indo Rama Synthetics
- Active in industry bodies and social initiatives; recipient of multiple awards including ICAI's 'Business Achiever' and SCOPE's 'Outstanding Woman Manager in Public Sector Enterprise'

Established PAN India Presence

203
Branches in India (Including Dubai)

396
Cities

2,003
Authorised Persons

4,017
Employees



Awards & Accolades

<p>2026</p>  <p>Great Place To Work Certified FEB 2020-FEB 2027 INDIA</p>	<p>2025</p> <p>Distinguished Partner Award</p>  <p>NSE Clearing</p>	<p>2025</p>  <p>Great Place To Work Certified JAN 2025-JAN 2026 INDIA</p>	<p>2024</p> <p>MCX Awards Leading Member – Participating in futures</p>  <p>MCX METAL & ENERGY Trade with Trust</p>	<p>2024</p>  <p>Great Place To Work Certified FEB 2024-FEB 2025 INDIA</p>	<p>2023</p> <p>Member Partner – New Initiatives & Market Outreach Commodity</p>  <p>NCDEX</p>	<p>2022</p> <p>MCX Awards Leading Member- Bullion Segment</p>  <p>MCX METAL & ENERGY Trade with Trust</p>	<p>2022</p> <p>Significant Contribution To The Commodities Market</p>  <p>NCDEX</p>
<p>2022</p> <p>MCX Awards Leading Member- Options</p>  <p>MCX METAL & ENERGY Trade with Trust</p>	<p>2021</p> <p>KRISHI Award for developing Retail Segment Participation</p>  <p>NCDEX</p>	<p>2019</p> <p>Broking House Non-Agricultural Commodities of The Year</p>  <p>MCX METAL & ENERGY Trade with Trust</p>	<p>2019</p> <p>Premier Depository Participant in Gold Category</p>  <p>CDSL</p>	<p>2019</p> <p>Fastest Growing MFI North in Best Star MF Online- BSE</p>  <p>BSE SMART INVESTING</p>	<p>2019</p> <p>Business Excellence Award (Order of Merit)</p> 	<p>2018</p> <p>Best Fastest Growing Commercial NBFC</p>  <p>NBFC 100</p>	
<p>2018</p> <p>Best Financial Service Provider</p>  <p>ASSOCHAM INDIA</p>	<p>2018</p> <p>“Regional Retail Member of the Year (North)”</p>  <p>NSE 25</p>	<p>2017</p> <p>Best Broker with In-House Research In Bullion Industry</p>  <p>ASSOCHAM INDIA</p>	<p>2017</p> <p>Krishi Pragati Award, 2017</p>  <p>NCDEX National Commodity & Derivatives Exchange Ltd.</p>	<p>2017</p> <p>Commodity Broker of the Year</p>  <p>ASSOCHAM INDIA</p>	<p>2017</p> <p>Best Performing Retail Broker of Northern Region</p>  <p>NSE</p>	<p>2017</p> <p>Best Online Trading Services Broker</p>  <p>ASSOCHAM INDIA</p>	
<p>2016</p> <p>Order of Merit- Achieving Market Leadership</p>  <p>SKOCH BSE AWARD</p>	<p>2016</p> <p>NBFC of the year (Northern region)</p>  <p>ASSOCHAM INDIA</p>	<p>2015</p> <p>Property Consultant of the Year - Residential</p>  <p>ABP न्यूज</p>	<p>2015</p> <p>Best Financial Service Provider</p>  <p>ASSOCHAM INDIA</p>	<p>2015</p> <p>Corporate Broker of the year – National & Best Real Estate Broker of the year</p>  <p>FRANCHISE INDIA</p>	<p>2014</p> <p>Best Commodity Broking House</p>  <p>ASSOCHAM INDIA</p>	<p>2014</p> <p>Best Merchant Banker – Capital Restructuring services</p>  <p>ASSOCHAM INDIA</p>	

Comprehensive Financial Offerings with High Margin Business:

SMC offers a diverse range of high-margin financial products under one roof

Strong Broking & Distribution Network:

Over 2,003 Authorized persons, spanning 396 cities and 6,453 financial distributors across India

Fintech Focused Approach

Leveraging advanced digital technology, SMC offers cutting-edge products and services

Enhance distribution by cross-selling financial products and services:

Synergies and cross-selling opportunities generated between entities within SMC group companies.



Established National Brand:

Well established and deeply penetrated national brand with strong reputation and good recall

Extensive Corporate Relationships:

Partnerships with trading members, corporate clients across different segments, and authorized persons and financial distributors.

Strategic Alliances with various Banks and 3-in-1 tie-ups, where customers can benefit from seamless integration of bank, demat, and trading account facilities.

SMC is a clearing member in all major exchanges

Experienced Leadership

Top Management of SMC has Over 30 Years of experience in industry



Broking, Distribution & Trading



Broking, Distribution & Trading

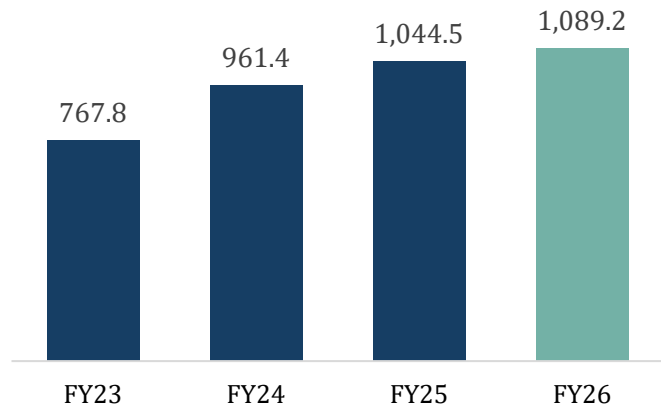
Key Highlights:

- Our expansive network includes 2,003 authorized persons, spanning 396 cities and 6,453 financial distributors across India.
- SMC has a strategic alliance with 8 PSU and Private Banks offering Online Trading services to their customers vis PNB, UBI, CBI, IOB, Ujjivan bank etc.
- SMC has 3-in-1 tie-up (Bank & Demat Account facility provided by the bank to its customer and Trading account facility will be provided by the SMC).

Strategic Priorities:

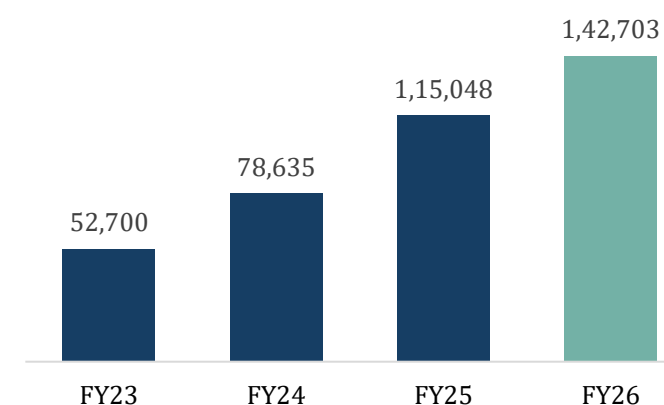
- Deepening partnerships with PSU and private banks.
- Expanding digital reach through upgraded trading platforms.
- Increasing customer engagement via research-driven advisory tools.

Segment Revenue* (INR Crs)

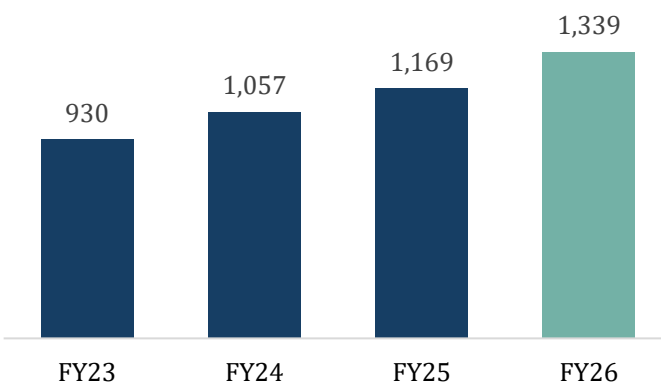


*includes other

Broking DP AUA (INR Crs)

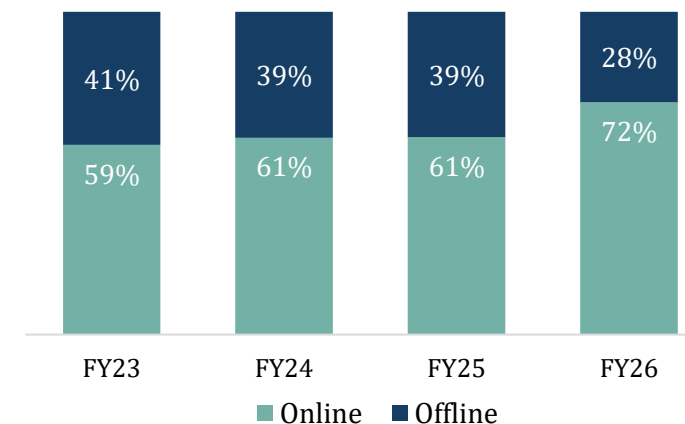


Broking Clients* (in Thousands)



*Including StoxKart

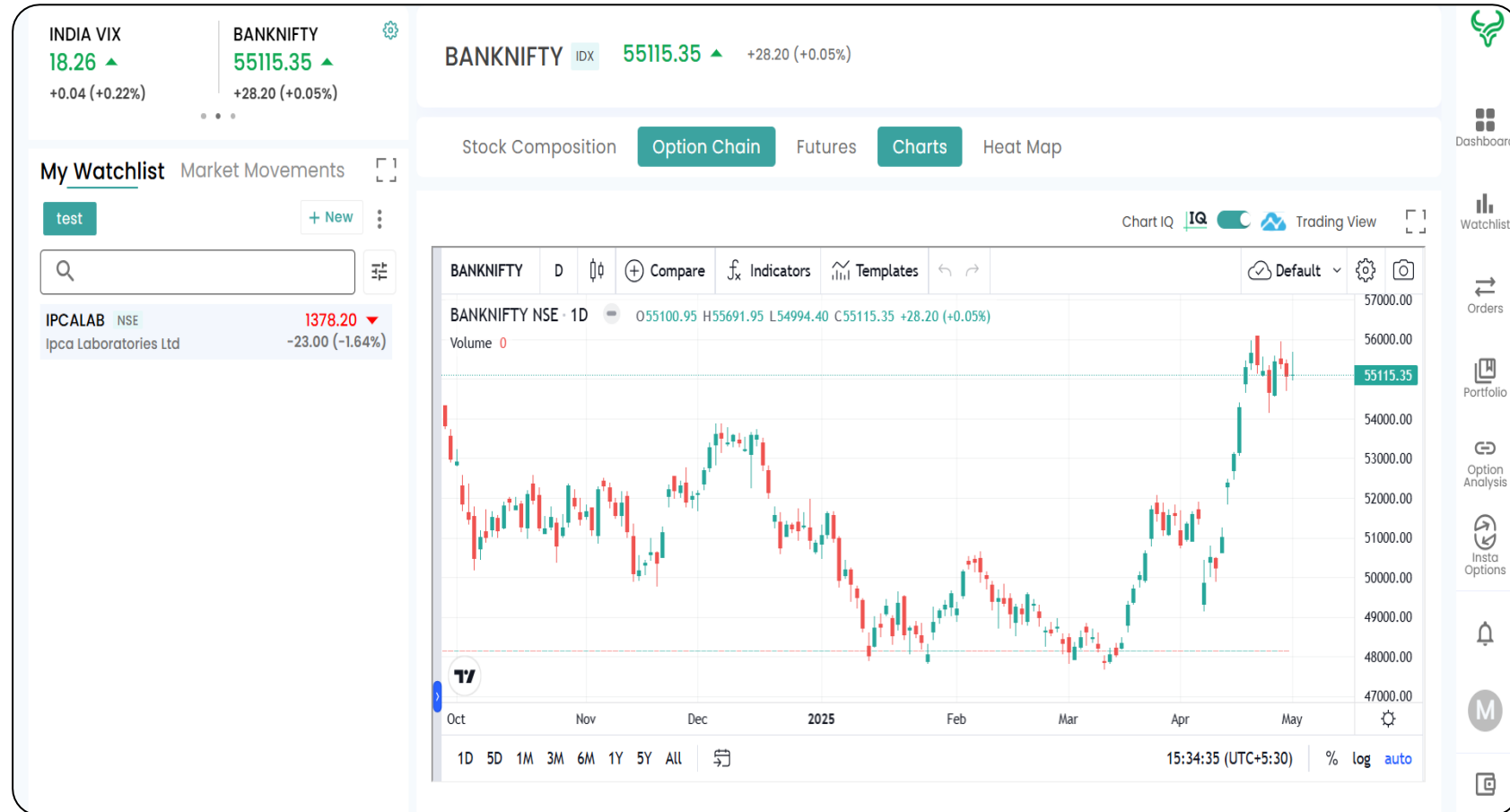
Online Penetration



Discount Broking – StoxKart

Key Features:

- Subscription-led zero brokerage model through the recently launched Smart Trader plan, enabling unlimited trading at just **₹99/month** and creating a strong value proposition for active traders.
- Highly trader-focused platform with **deep strength in F&O trading**, featuring option chain with Open Interest (OI) analysis, fast execution, and intraday capabilities.
- **Cost-efficient brokerage structure with flat ₹20 per executed order** for non-subscription users, making trading predictable and affordable.
- **Integrated research ecosystem** offering in-built advisory from top SMC analysts, along with automated insights and actionable market signals.
- **Advanced multi-platform trading** infrastructure available across mobile, web, and desktop with seamless user experience and real-time market access.
- Premium charting ecosystem powered by both **TradingView and ChartIQ**, catering to technical traders with advanced analytics tools.
- Embedded stock intelligence powered by **MarketsMojo**, providing detailed analysis and ratings for 2,000+ stocks to support informed investing decisions.
- **Algo and API trading capabilities** through Superr API stack, enabling automation and strategy-driven execution for advanced traders.
- **Margin Trading Facility (MTF)** enhancing capital efficiency and buying power for active market participants.
- **Comprehensive multi-asset investment platform** covering equities, F&O, commodities, currency, IPOs, and mutual funds.



Digital Ecosystem for Broking



- **SMC ACE** is a robust mobile and web trading platform designed for investors in the Indian stock market, offering seamless access to Stocks, Mutual Funds, IPOs, and NCDs.
- Enables efficient and automated trading through basket orders, GTT across segments, margin estimation, and improved partial order tracking - enhancing execution speed and control.
- Strengthens decision-making with detailed stock fundamentals and optimized real-time data delivery, ensuring a faster and more reliable trading experience.



- Advanced order types like GTT/order slicing.
- Upgraded mobile app offers intuitive UI designs for effortless investing, supported by research-backed recommendations from multiple analysts.
- Stoxkart customer are provided with a single application to manage all their mutual funds
- New development: **Stoxkart SmartTrader** is a subscription-driven brokerage platform that unifies payments, subscription management, brokerage control, and marketing flows to deliver zero-brokerage trading with predictable recurring revenue.

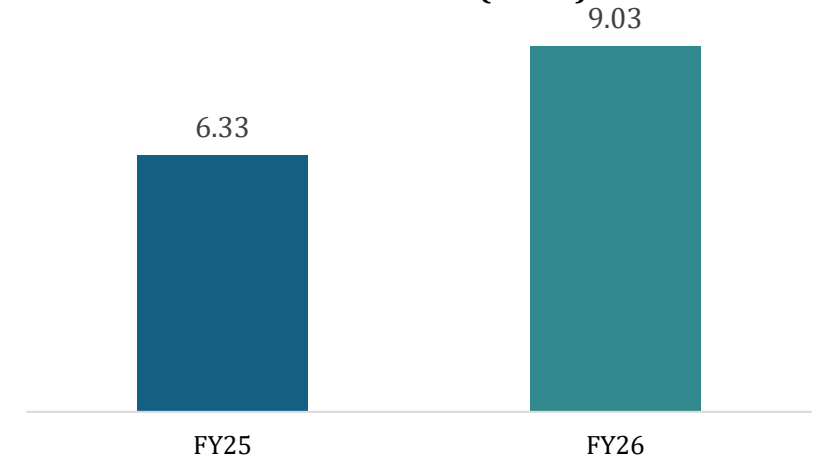


- SMC EasyInvest is a unified web and mobile investment platform enabling clients to invest in Mutual Funds, IPOs, and NCDs with end-to-end transaction capabilities, along with comprehensive tracking of portfolios including external mutual fund investments.
- It is evolving into a full-scale distribution platform supporting both DIY and broker / RM-assisted journeys, offering complete mutual fund transaction coverage and seamless access to primary market instruments.

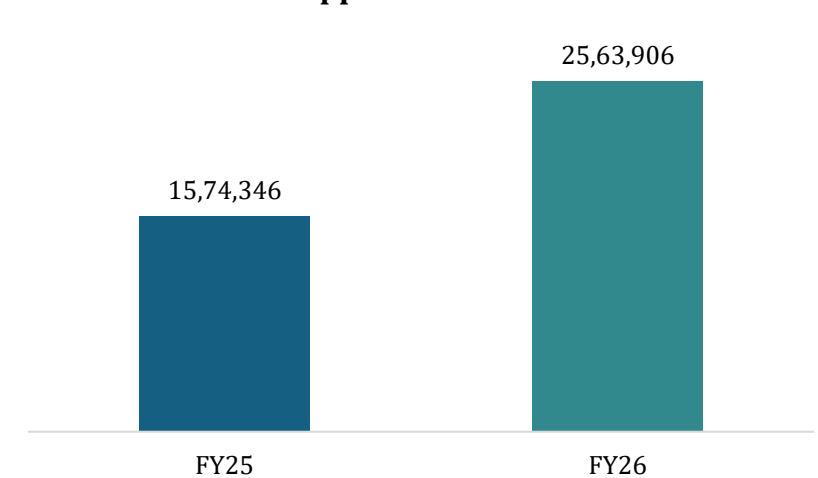


- SMC Pulse is an internal operations and analytics platform that centralizes RM, branch, and franchise workflows, enabling unified reporting, performance tracking, and operational control across the organization. This platform is being expanded to be the single layer across SMC Partners and Branches.

Website Traffic (In Mn)



Mobile Application Installations



Relaunched our websites, with cutting edge technology stack, revolutionizing online financial services experience with intuitive interfaces and comprehensive features.
smceasyinvest.com | stoxkart.com | smctradeonline.com | smcprivatewealth.com

Digital Ecosystem for Broking



Quantitative Trading Desk (HFT)

- Specialize in automated trading strategies across multiple asset classes through cutting edge in-house trading platform.



- The DIY EKYC journey for SMC & STX provides a seamless onboarding process, allowing customers to complete KYC requirements at their own pace, anytime and anywhere.
- Accounts aggregates integrated in e-kyc for smoother F&O onboarding



- SMC has tie up with multiple advisory basket platforms like SmallCase, Narnolia, Value Stocks.



- ACE API and Superr API are powerful REST APIs, which uses HTTP requests to fetch live / historical data, automate trading strategies and monitor portfolio in real time.



- Customized automated trading platform based on Algorithms
- Algo trading tie up with Algo Baba, Tradetron & Market Maya
- RA approved algorithms and fully SEBI compliant Platforms



- Platform for purchasing all value added subscriptions such as autotrender and telegram channels
- Separate platforms created for both SMC and Stoxkart



- SMC has entered into an agreement with Markets Mojo, which is in the business of providing Market Data & Research Support Services across various channels of distribution and is also a SEBI registered Investment.

TradingView Chart IQ

- Integration with latest super charting platforms like ChartIQ & TradingView, giving flexibility to our customers to toggle between them.
- Empowering customers with insightful market analysis and informed decision-making.



- An In-house automated software which is totally unique to the system.
- Our team of software professionals develop various technical and statistical strategies for trading.

Innovation & Product Development

- Executed a decisive shift from vendor-led systems to a **fully in-house technology stack**, unlocking speed, control, and structural cost advantage
- Built and **scaled proprietary trading platforms** (Stoxkart & SMC), positioning the firm as a technology-first brokerage
- Engineered a **high-performance market data backbone** (broadcast platform), delivering faster execution and a materially superior trading experience
- Launched an **AI-powered customer layer**, driving efficiency in support operations while improving responsiveness
- Introduced a **subscription-led growth engine** (SmartTrader Plan), achieving 15x customer acquisition growth within 8 months
- Established **real-time financial transparency** (live P&L), improving user trust and engagement
- Enabled scalable onboarding through **bank integrations via NSDL**, unlocking distribution leverage
- Built a centralized data intelligence layer, enabling:
 - Real-time business visibility
 - Precision targeting and personalization
 - Faster, data-driven decision-making

Outcome: A high-speed, low-cost, and scalable technology platform driving accelerated growth and operating leverage



Product Velocity & Customer Experience

- Introduced advanced trading features such as **Basket Orders, GTT automation, and real-time margin insights**, simplifying complex workflows
- Significantly **upgraded analytics and charting capabilities**, enabling deeper market insights and better decision-making
- **Optimized order execution flows and real-time data delivery**, improving speed, reliability, and user experience
- Expanded digital presence with **25+ new acquisition-focused web journeys**, improving funnel conversion and lead capture
- Strengthened partner and operations ecosystem through:
 - Advanced dashboards and reporting
 - Automation-led workflows driving efficiency at scale
- Scaled Autotrender into a **mobile-first analytics platform**, expanding reach and engagement
- Built a **high-growth subscription business**:
 - 1 lakh+ active subscriptions
 - Improved retention through seamless renewal journeys
- **Modernized distribution platforms**:
 - Enhanced IPO and mutual fund journeys
 - Introduced advanced investment capabilities (SWITCH, STP, SWP)
 - Automated payout systems, improving transparency and scalability
- Transformed onboarding:
 - Multi-bank integrations
 - Faster, frictionless KYC journeys
 - Reduced processing timelines through automation

Outcome: A high-engagement, high-retention ecosystem driving strong growth in transactions, subscriptions, and customer lifetime value

Cybersecurity & Risk Leadership

- Embedded security into the core development lifecycle, **eliminating ~80% of vulnerabilities pre-production**
- Consolidated fragmented monitoring into a unified, real-time observability platform, **improving incident response speed**
- Implemented **strong governance frameworks** for audit readiness and regulatory compliance
- Transitioning towards an **AI-driven Security Operations model (SOC)** for proactive threat detection

Outcome: A secure, compliant, and resilient platform, critical for scaling in a regulated financial environment

Infrastructure & Scalability

- Delivered large-scale cloud transformation:
 - 100% cloud-native for Stoxkart (for applicable workloads) & ~85% for SMC
- Scaled executed orders from **10,000 to 7,00,000 orders per day**, enabling exponential growth readiness for Stoxkart
- Built **auto-scaling infrastructure** to handle peak market loads without performance degradation
- Achieved enterprise-grade resilience:
 - <15-minute recovery time (Successfully executed trading from DR sites as per compliance requirements)
 - Near-zero data loss
- Drove structural cost optimization:
 - Eliminated legacy infrastructure
 - **Reduced storage footprint by ~80%** for pre trade ecosystem
- **Implemented fully automated deployment pipelines**, enabling rapid, low-risk releases

Outcome: A highly scalable, cost-efficient, and resilient infrastructure, built for sustained high growth

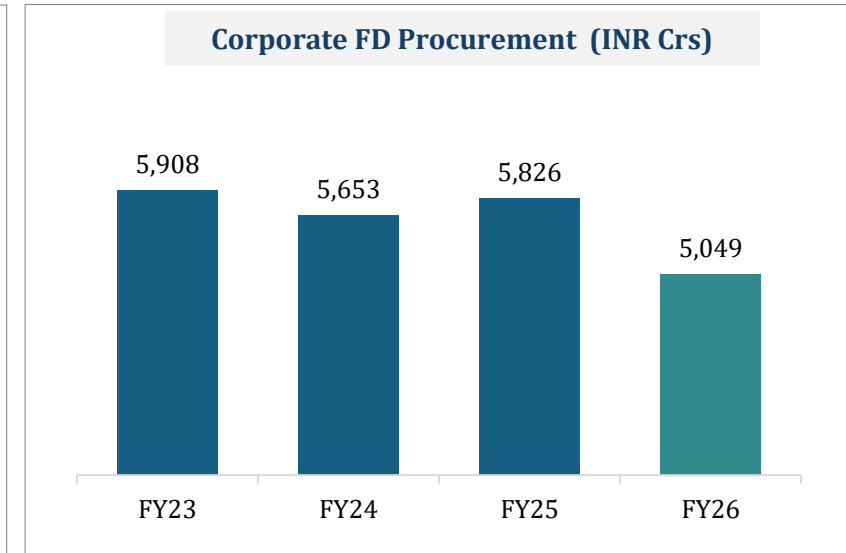
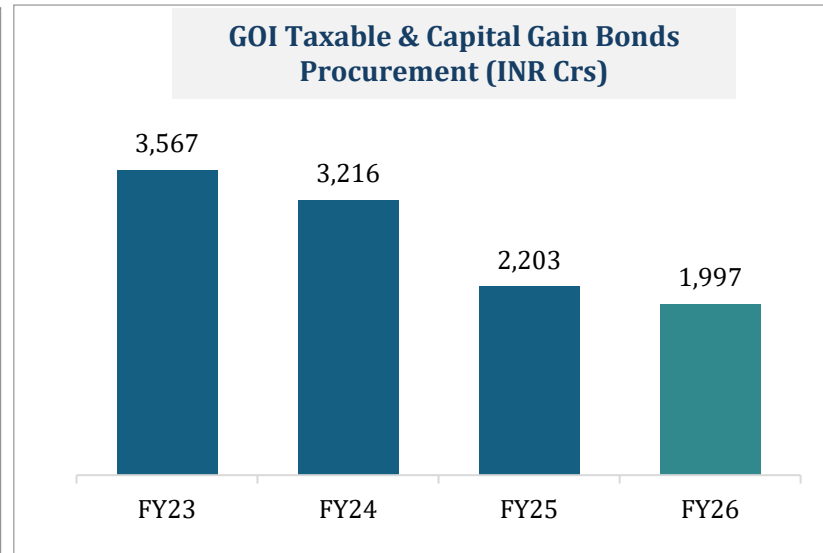
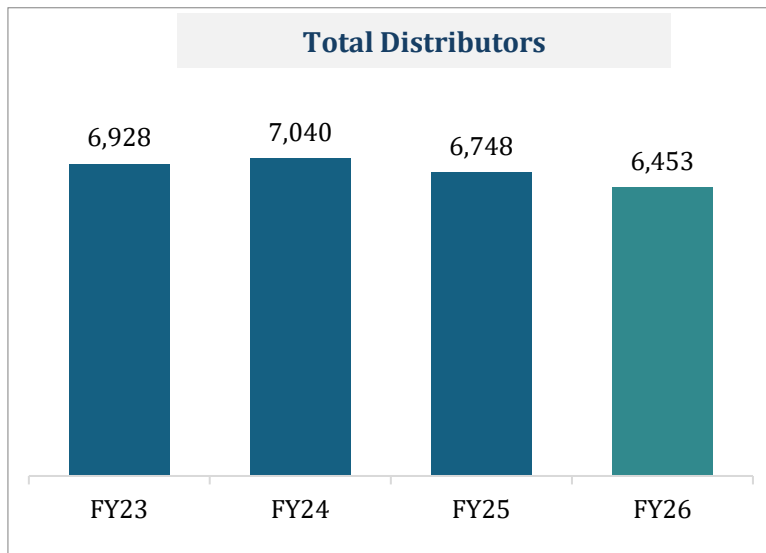
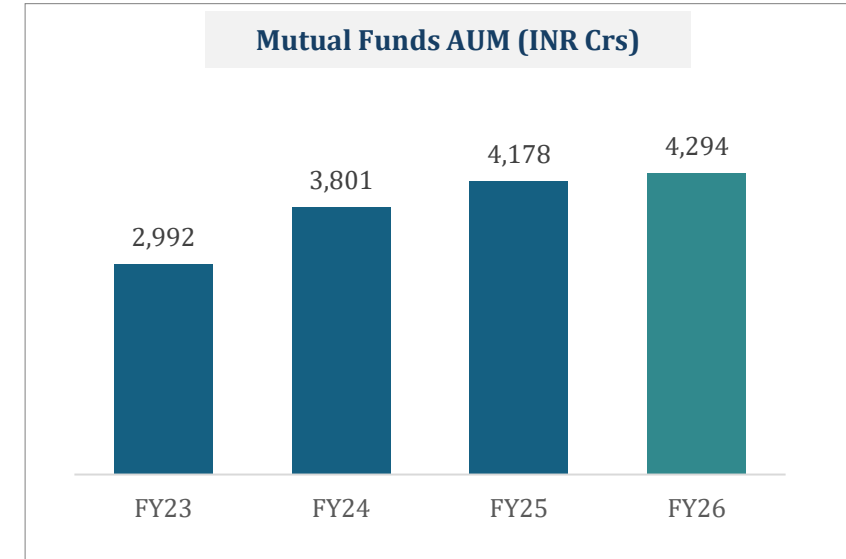
Future Growth & Strategic Roadmap

- Driving a **full-stack AI transformation**:
 - Personalized investment intelligence (Portfolio Analyzer)
 - 24x7 AI-driven customer engagement (chat + voice)
 - AI-led acquisition engines across digital channels
- **Strengthening core platform** for next phase of scale:
 - Upgrading trading systems for higher throughput
 - Deepening banking and ecosystem integrations
- **Completing full cloud transition and building next-generation**, cloud-native platforms
- Enhancing product depth:
 - Advanced analytics and charting
 - Faster, smarter trading experiences
- **Expanding security footprint** to support scale and regulatory complexity
- Re-architecting operations through a next-generation, **web-based Operations Centre**, eliminating legacy EXE dependencies and unlocking scalable, automation-led operations across the organization

Outcome: Positioned to become a technology-led, AI-driven financial platform, with strong operating leverage and scalable growth

Key Highlights:

- SMC offers distribution services of financial products including IPO's, Mutual Funds, Company Fixed Deposits, Bonds, through its network of branches and channel partners across India.
- Pan-India network of 6,453 independent financial distributors.
- SMC is ranked amongst top 20 syndicators in most of the Debt & Equity Issuances in retail segment.
- Distributing Mutual Fund schemes for all AMCs and has built a cumulative Asset under Management (AUM) of above INR 4,294 Crs with 94,392 active SIPs for clients..



Advisory & Proprietary Trading

Advisory



Building Wealth,
Enriching Lives...

Wealth Management:

- Total Clients served under wealth management are 12,342 with AUM/AUA of INR 1,173 Crores
- Branches/ regional offices – Delhi & Mumbai.

Portfolio Management:

- Focus on buying fundamentally sustainable growing businesses and outperform the benchmark indices



Investment Banking:

- Category I Merchant Banker
- SMC Capitals provides buy side and sell side M&A advisory and fund raising (Equity & Structured debt services).
- Starting July 2023, SMC Capitals became the India partner of Translink Corporate Finance, est. in 1972, a world leader in cross-border mid-market M&A advisory services, present in 35+ countries, specialising in transactions ranging from €10M to €250M

Proprietary Trading

High-Frequency Trading (HFT), Arbitrage/Algorithm Trading:

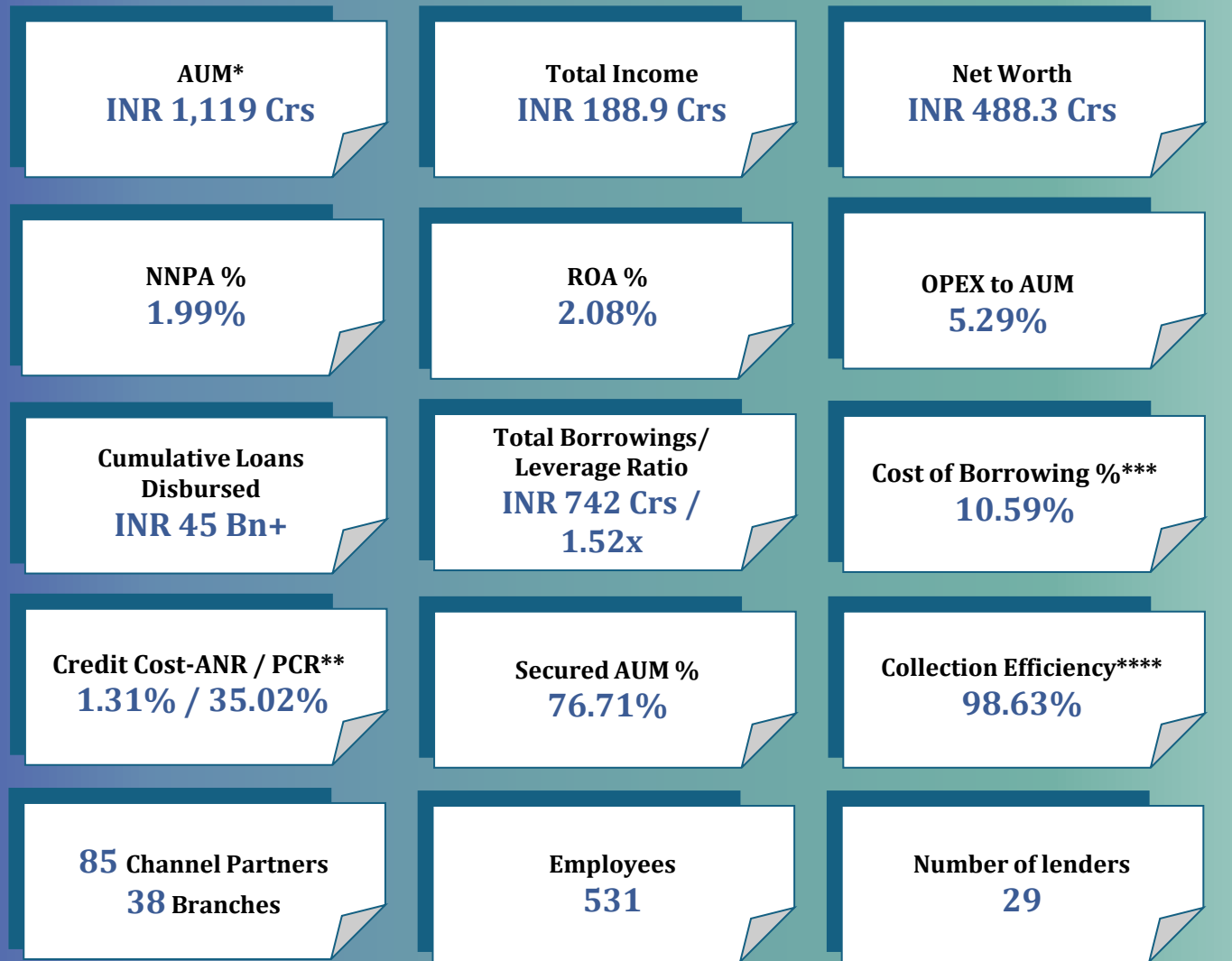
- Robust risk management system in place
- Leveraging our in-house technology, we're operational with ultra-low latency, generating alpha through proprietary trading strategies.
- Risk management is so robust that we never had loss in any month in last 10 years
- Leveraging both in-house and outsourced software solutions



Financing (NBFC) Business



FY26 Financing (NBFC) Business in numbers



* AUM denotes On + Off Books

** ANR-Average Net Receivables, PCR-Provision Coverage Ratio

*** Including all charges; on outstanding balance as on Dec 31st 2025

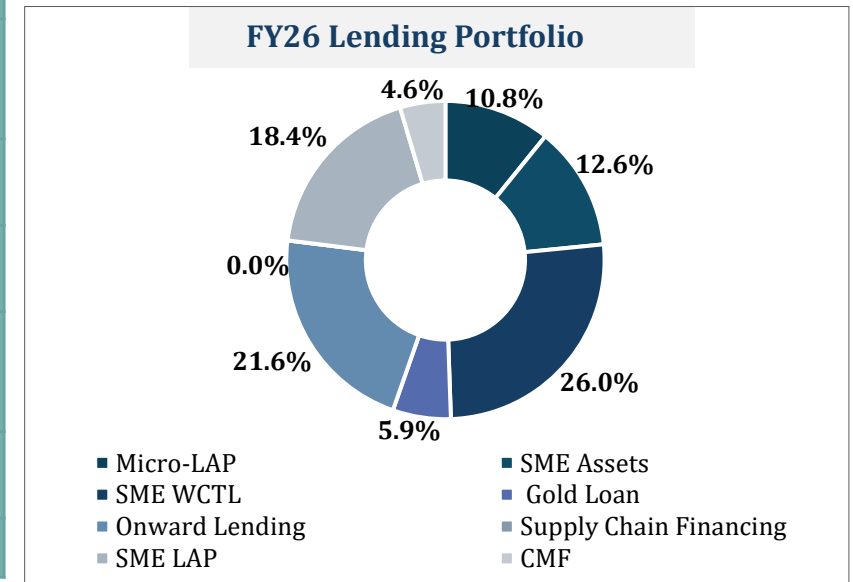
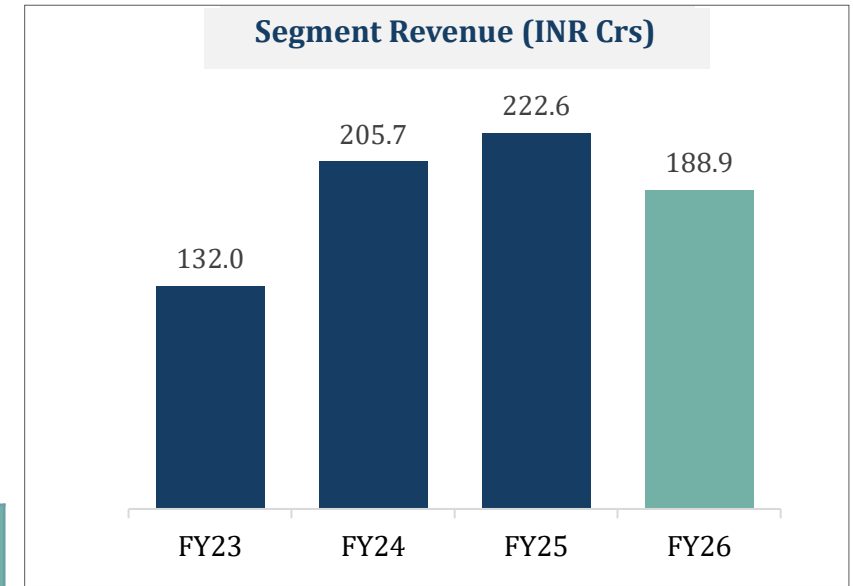
**** Includes recovery from standard overdue cases and based on the average for 9M FY26

Financing (NBFC) - Middle Layer



- In the year 2008, SMC started providing financing services through its wholly owned subsidiary, Moneywise Financial Services Pvt. Ltd. (SMC Finance).
- MWFS offers wide spectrum of financial products like SME Micro LAP, SME Equipment Finance (Medical & Industrial Equipment), SME WCTL (Unsecured Business Loans), Gold Loans, Onward-lending (lending to NBFC) and loan against securities.
- The company has 38 branches covering 7 States.

Particulars	Micro-LAP	SME Assets	SME WCTL	Gold Loan	Onward Lending	Supply Chain Financing	SME LAP	CMF	Grand total
Aum (On + Off) (Amount Rs In Crore)	121.39	141.48	290.80	65.93	241.64	0.00	205.97	51.60	1118.81
Tenure Range (Months)	60 -144	24 - 84	24 - 36	12	9 - 36	12 - 36	60 - 180	12 - 36	
Rate Of Interest (Range)	16% - 22%	14% - 16%	14.50% - 20%	12% - 26%	13% - 17%	14% - 16%	14% - 16%	14% - 16%	
Ticket Size	3 lacs to 100 lacs	10 lacs to 15 crores	10 lacs to 75 lacs	5 k to 5 lacs	50 lacs to 10 crores	25 lacs to 5 crores	10 lacs to 5 crores	1 lacs to 5 crore	
No. Of Loan Accounts*	987	76	1832	4770	82	1	114	29	7,890
% Of Portfolio	10.8%	12.6%	26%	5.9%	21.6%	0.0%	18.4%	4.6%	100.0%



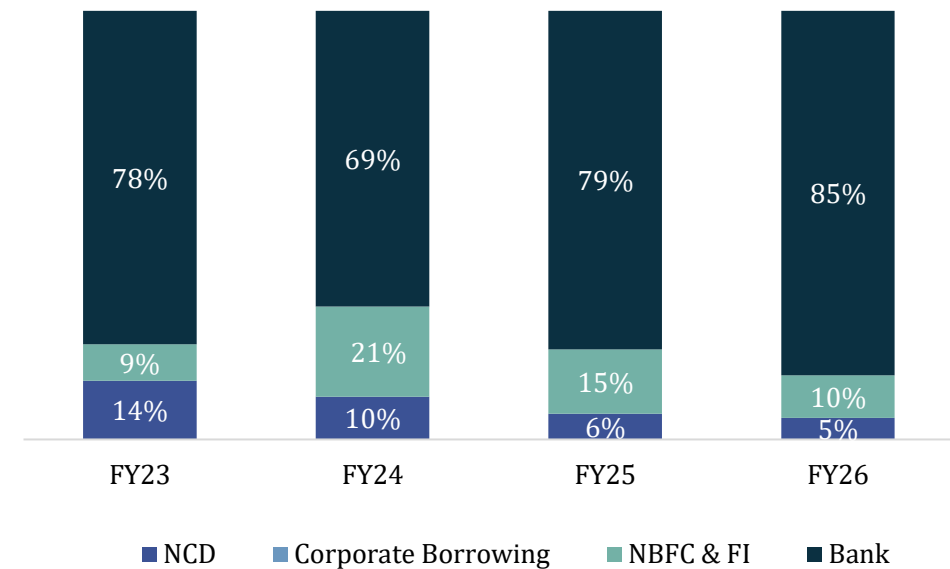
Borrowing Mix Diversification

- Increasing diversity in borrowing profile with borrowing from bank & financial institutions.
- Continued plan to raise additional funds through diversified sources and through various instruments.
- Cumulative Asset/ Liability mismatch, surplus of INR 107.50 Cr in 30 days bucket which is well under control as per RBI guidelines.

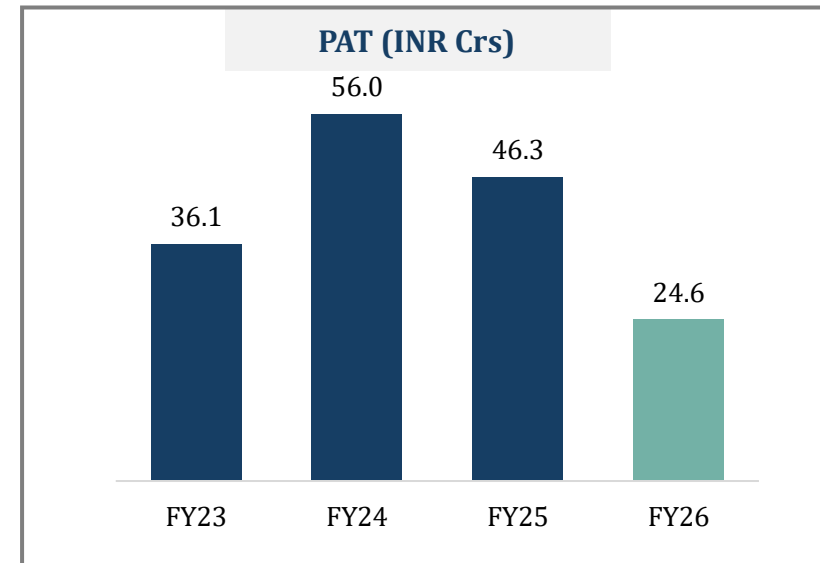
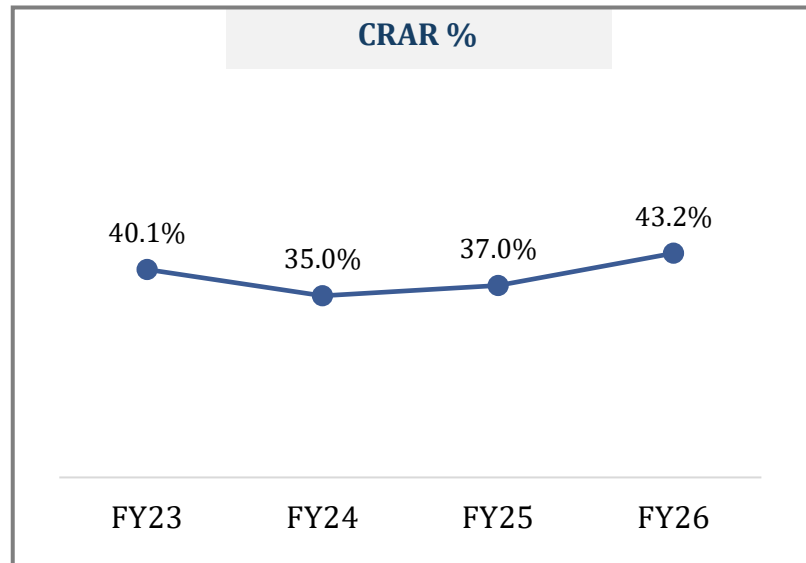
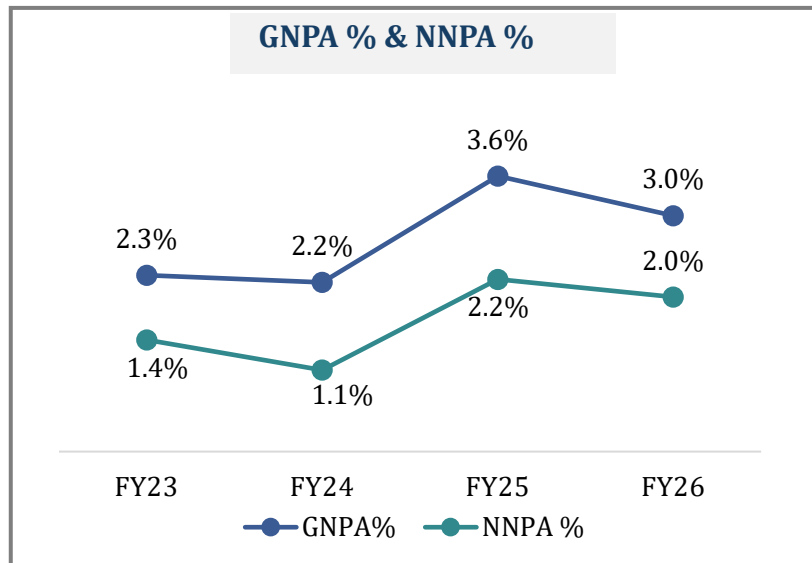
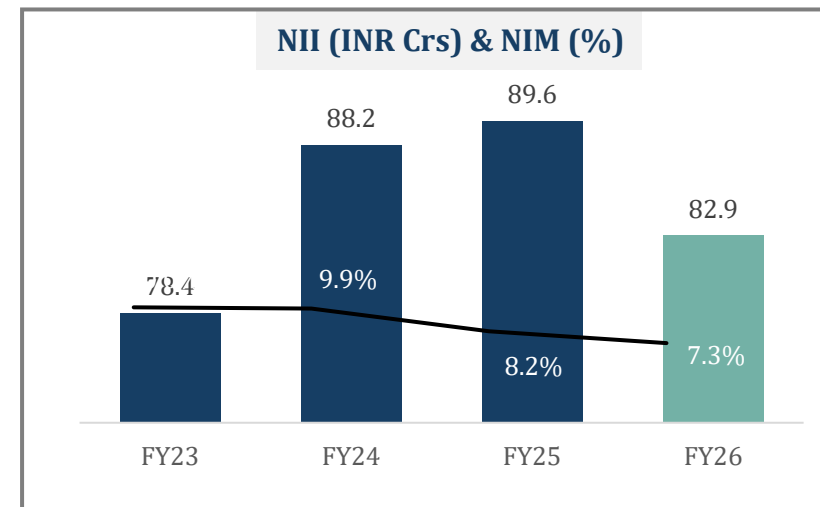
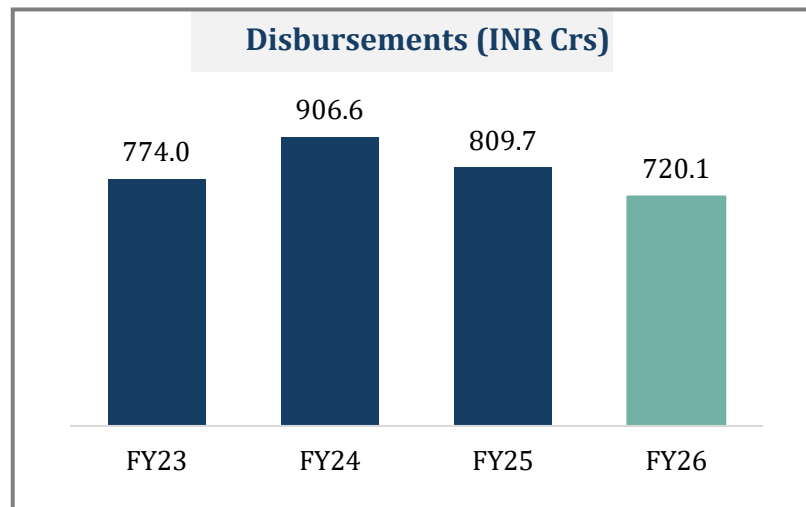
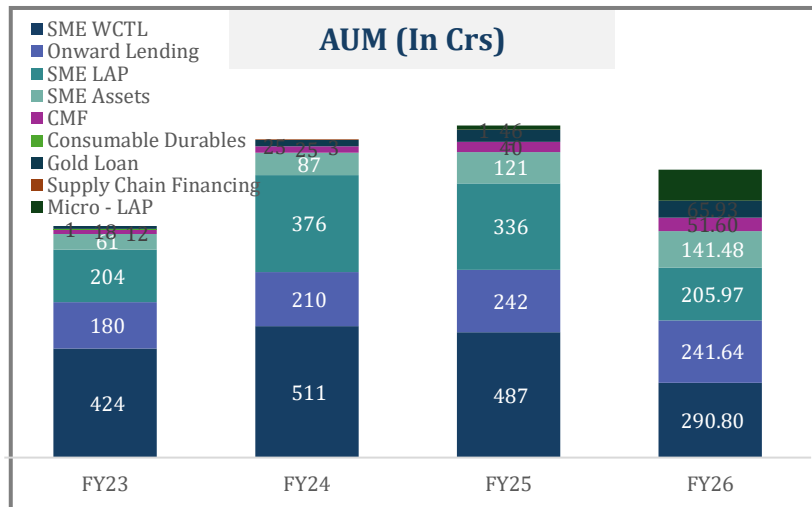
Borrowing Program Supported By Superior Ratings

Rating Type	Rating	Rating Agency
Long term bank loans	ICRA A- (stable)	ICRA
NCD	CARE A- (stable)	CARE
	IVR A/Stable	Infomerics

Diversified Borrowing Mix



FY26 Key Business Trends - NBFC

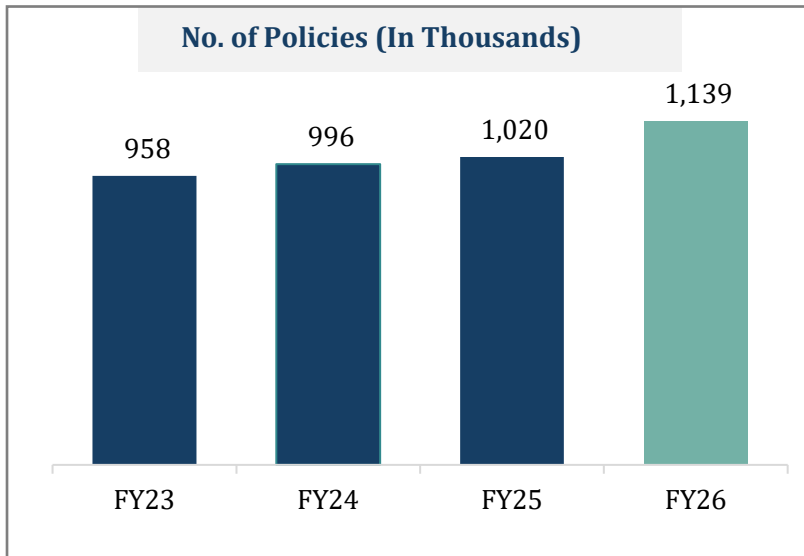
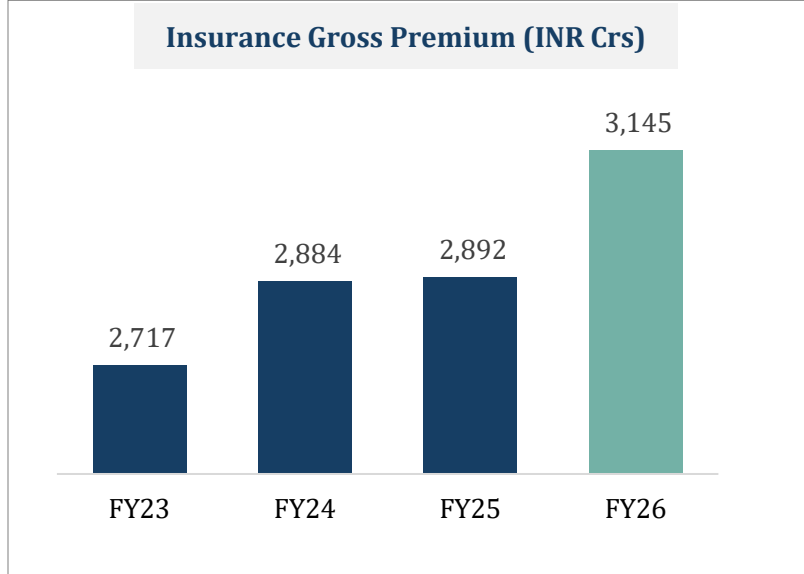




Insurance Broking

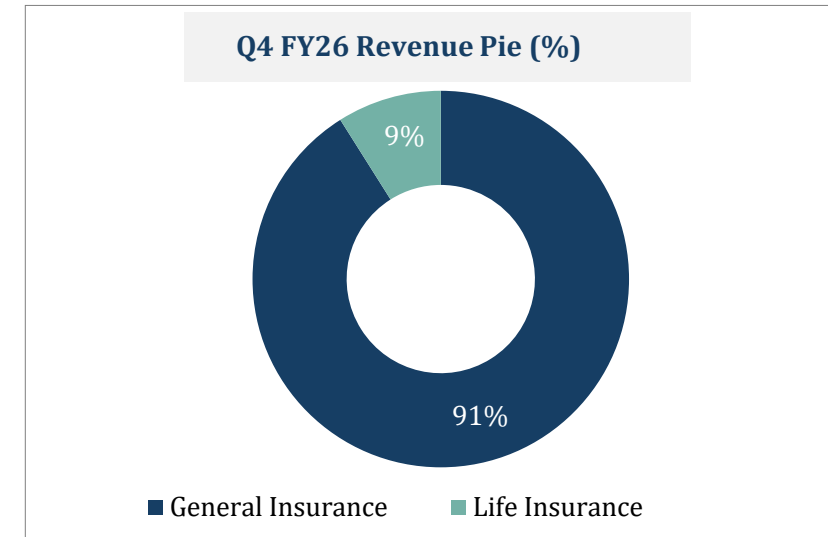
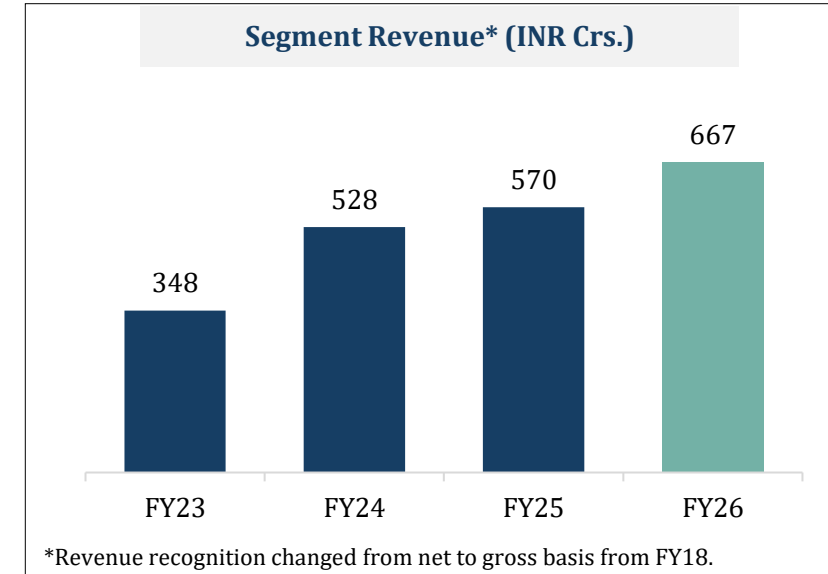


Insurance Broking

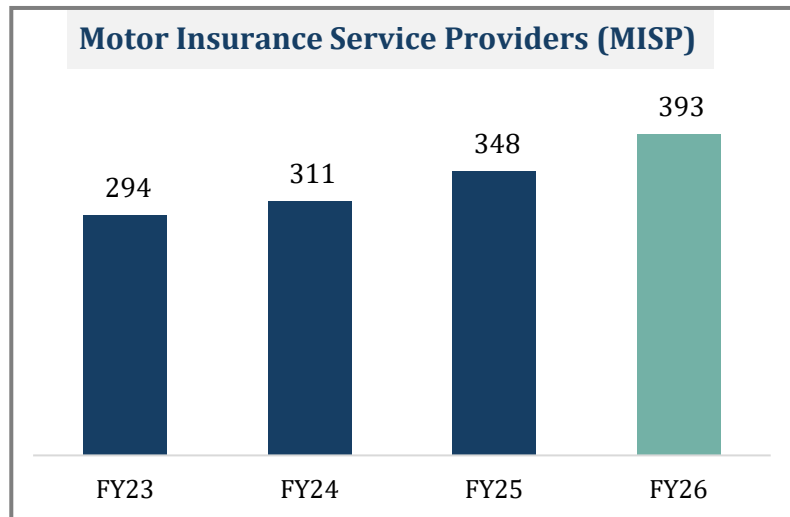
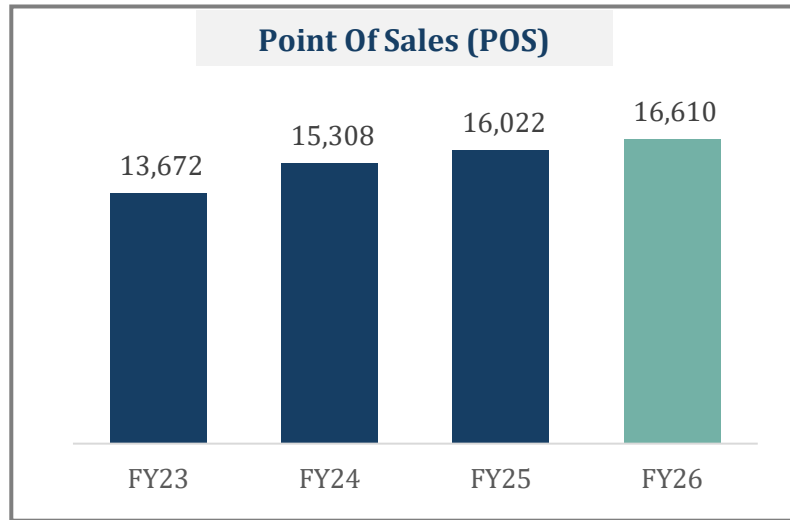


Key Highlights:

- SMC Insurance operates through 8 branches nationwide.
- The company has a workforce of 503 employees.
- Utilizes a network of 16,610 Point of Sales (POSS).
- Engages 393 Motor Insurance Service Providers (MISPs).
- Comprehensive national coverage with a robust presence in Tier-1 and Tier-2 cities, leveraging the extensive SMC Group's customer network.
- Our online portal, www.smcinsurance.com, is developed to cater to both B2B and B2C networks, featuring advanced Artificial Intelligence capabilities.



Insurance Broking – Scalable Business Model



Distribution

- Deep and wide national coverage
- Strong presence in Tier-1 and Tier-2 cities
- Leveraging SMC groups customer network

Technology Platform

- www.smcinsurance.com online portal has developed for catering to B2B and B2C network
- The portal has Artificial Intelligence features

Other Highlights

- Zero Spam Policy
- Life renewal persistency more than 90%
- Category upgraded from Direct Broker to Composite Broker in FY26 for expanding business in the Reinsurance sector as well.



Historical Financial Overview



Historical Consolidated Income Statement

Particulars (INR Crs)	FY23	FY24	FY25	FY26
Operational Income	1,211.6	1,638.4	1,775.7	1,876.9
Total Expenses	941.7	1,212.5	1,356.3	1,500.6
EBITDA	269.9	425.9	419.4	376.4
EBITDA Margins (%)	22.3%	26.0%	23.6%	20.1%
Other Income	4.1	6.2	10.0	7.5
Depreciation	22.7	32.1	30.4	28.1
Interest	89.3	155.5	207.0	221.3
Profit (Loss) from Joint Venture	0.0	-	-	-
PBT	162.0	244.5	192.0	134.5
Tax	41.6	56.2	45.2	31.3
Profit After tax	120.4	188.3	146.8	103.2
PAT Margins (%)	9.9%	11.5%	8.3%	5.5%
Other Comprehensive Income	5.0	0.8	0.9	9.9
Total Comprehensive Income	125.4	189.1	147.7	113.2
Basic & Diluted EPS* (INR)	5.63	8.95	6.96	4.87

Historical Standalone Income Statement

Particulars (INR Crs)	FY23	FY24	FY25	FY26
Operational Income	679.2	853.2	924.3	968.1
Total Expenses	497.0	583.7	667.3	716.6
EBITDA	182.2	269.5	257.0	251.5
<i>EBITDA Margins (%)</i>	<i>26.8%</i>	<i>31.6%</i>	<i>27.8%</i>	<i>26.0%</i>
Other Income	13.7	30.3	31.1	30.4
Depreciation	17.0	24.1	22.9	22.0
Interest	58.8	95.7	134.0	159.0
PBT	120.1	180.0	131.2	100.9
Tax	26.5	38.9	25.9	19.6
Profit After tax	93.6	141.1	105.3	81.3
<i>PAT Margins (%)</i>	<i>13.8%</i>	<i>16.5%</i>	<i>11.4%</i>	<i>8.4%</i>
Other Comprehensive Income	-0.3	-0.1	-1.4	-0.6
Total Comprehensive Income	93.3	141.0	103.9	80.7
Basic & Diluted EPS* (INR)	4.36	6.74	5.03	3.88

Historical Consolidated Balance Sheet

Particulars (INR Crs)	Mar-23	Mar-24	Mar-25	Mar-26
ASSETS				
Non-Financial Assets				
Inventories	5.2	6.5	2.7	4.6
Current tax assets (net)	29.0	16.1	9.6	19.4
Deferred tax assets (net)	30.4	32.2	33.9	32.2
Investment property under development	1.8	4.5	-	-
Property, plant and equipment	89.5	84.5	80.0	78.4
Capital work-in-progress	8.9	26.8	44.4	77.9
Right of use assets	35.5	44.0	36.9	34.0
Investment Property	2.9	-	7.4	7.1
Other intangible assets	1.1	2.4	2.6	2.4
Intangible assets under development	-	0.6	0.4	1.2
Other non-financial assets	21.7	24.3	29.8	38.4
Assets held for sale	2.4	2.4	-	5.7
Sub-Total Non-Financial Assets	228.4	244.3	247.7	301.3
Financial Assets				
Cash and cash equivalents	32.4	126.9	150.7	152.9
Bank balance other than cash and cash equivalents	1,427.5	2,231.4	1,824.9	2,588.4
Derivative financial instruments	55.4	27.5	40.0	111.6
Securities for trade	26.0	25.4	71.5	61.8
Receivables	390.4	531.7	680.0	851.7
Loans	1,088.2	1,372.0	1,479.5	1,387.6
Investments	31.0	44.8	27.1	112.5
Other financial assets	27.7	143.8	399.1	175.8
Sub-Total Financial Assets	3,078.6	4,503.5	4,672.8	5,442.3
TOTAL ASSETS	3,307.0	4,747.8	4,920.5	5,743.6

Particulars (INR Crs)	Mar-23	Mar-24	Mar-25	Mar-26
EQUITY AND LIABILITIES				
Equity				
Share Capital	20.9	20.9	20.9	41.9
Other Equity	911.8	1,074.8	1,196.2	1,262.1
Non-controlling interest	2.4	2.2	2.6	2.1
Total Equity	935.1	1,097.9	1,219.7	1,306.1
Non-Financial Liabilities				
Current tax liabilities (net)	4.3	7.1	3.3	4.5
Provisions	29.4	35.8	44.9	52.1
Other non-financial liabilities	29.5	37.6	39.2	34.0
Sub-Total Non-Financial Liabilities	63.2	80.5	87.4	90.6
Financial Liabilities				
Derivative Financial Instruments	55.9	28.1	25.4	97.5
Trade Payables	474.0	829.4	900.8	1,150.1
Lease Liabilities	36.2	46.0	37.6	37.4
Debt Securities	63.6	39.7	154.4	385.3
Borrowings (Other than debt securities)	844.0	1,381.1	1,502.7	1,612.9
Other Financial Liabilities	835.0	1,245.1	992.5	1,063.7
Sub-Total Financial Liabilities	2,308.7	3,569.4	3,613.4	4,346.9
Sub-Total Liabilities	2,372.9	3,649.9	3,700.8	4,437.5
TOTAL EQUITY AND LIABILITIES	3,307.0	4,747.8	4,920.5	5,743.6

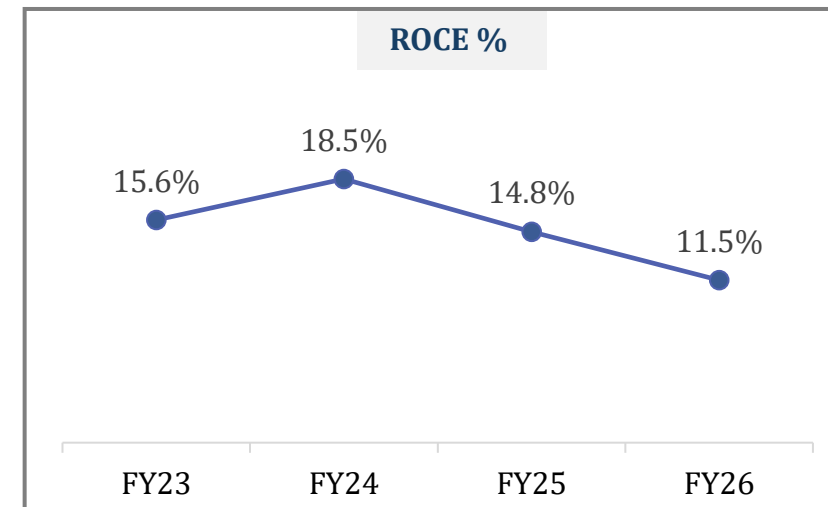
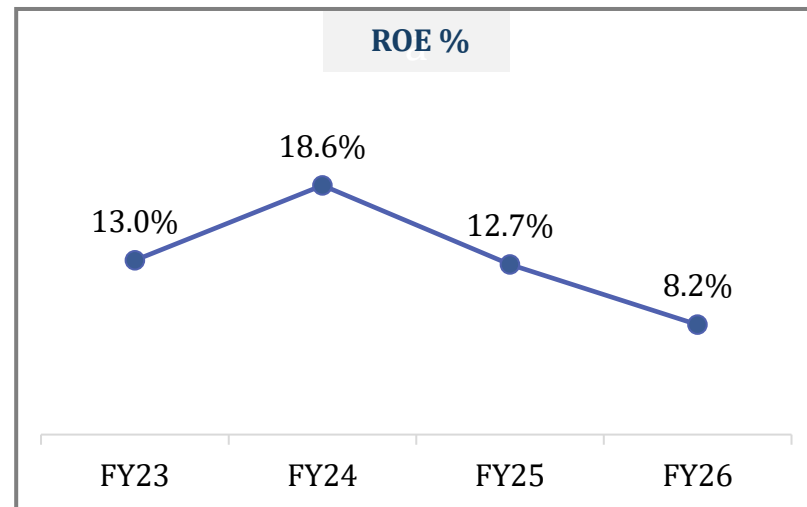
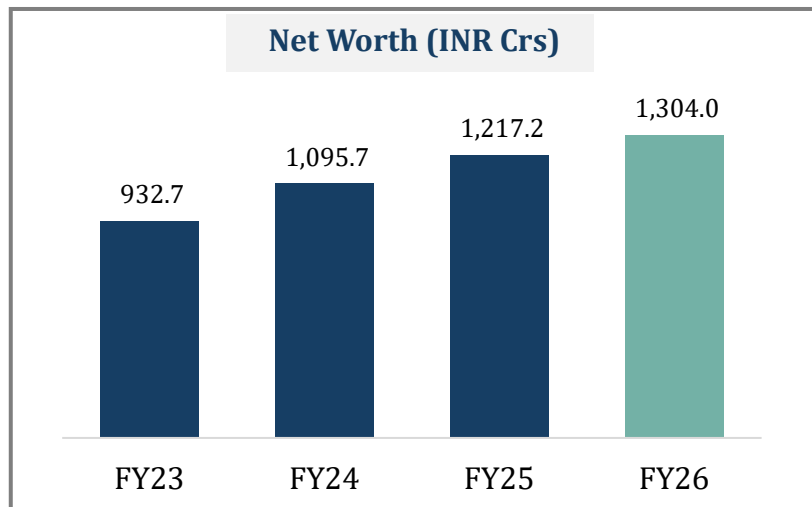
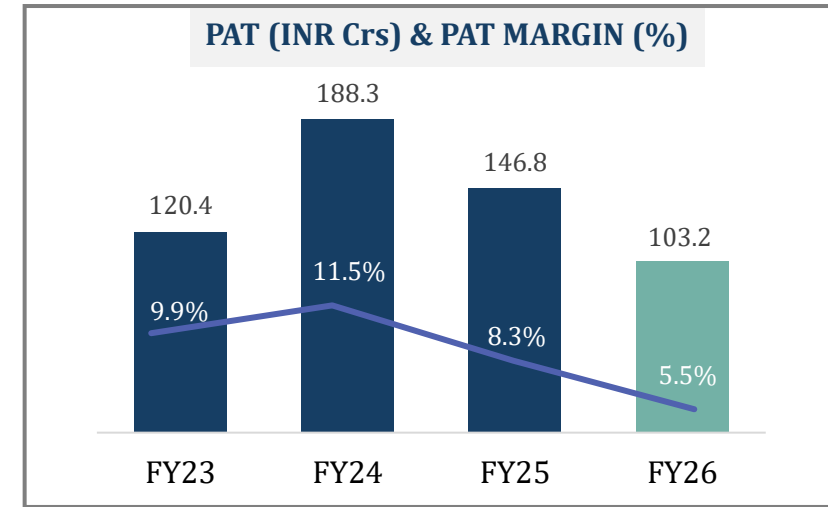
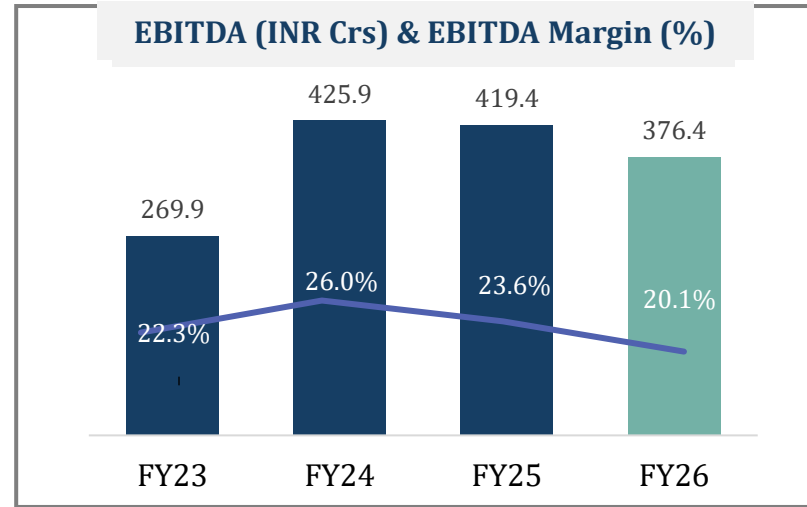
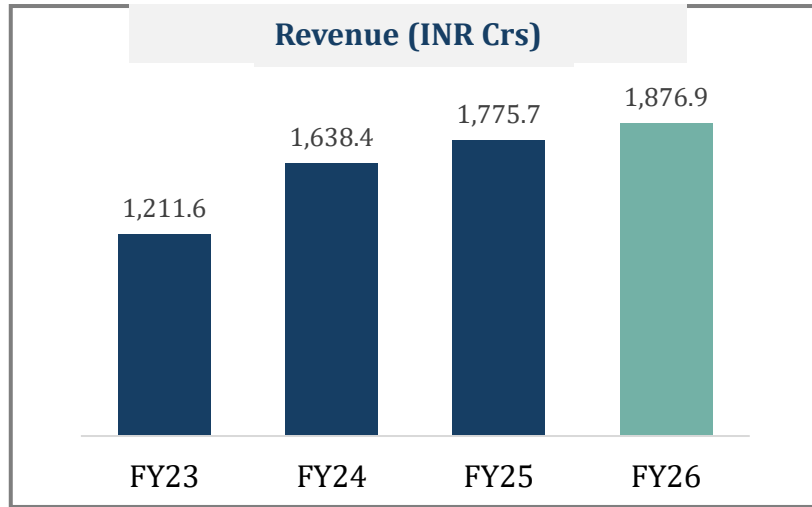
Historical Standalone Balance Sheet

Particulars (INR Crs)	Mar-23	Mar-24	Mar-25	Mar-26
ASSETS				
Non-Financial Assets				
Inventories	0.2	-	-	-
Current tax assets (net)	10.6	2.0	4.2	8.4
Deferred tax assets (net)	10.4	11.8	14.5	14.2
Property, plant and equipment	80.7	76.8	74.0	73.0
Right of use assets	17.7	19.9	18.8	17.5
Investment Property (ROU Asset)	7.6	7.0	6.4	4.0
Capital work - in - progress	8.9	26.8	44.3	77.9
Other intangible assets	1.1	1.6	2.1	2.0
Intangible assets under development	1.3	0.6	0.4	1.2
Other non-financial assets	14.1	8.4	10.6	16.6
Sub-Total Non-financial Assets	152.6	154.9	175.3	214.8
Financial Assets				
Cash and cash equivalent	20.4	52.9	15.3	52.8
Bank balance other than cash and cash equivalents	1,347.2	2,171.9	1750.2	2496.6
Derivative financial instruments	55.4	27.5	40.0	111.6
Securities for trade	25.4	25.4	44.8	39.7
Receivables	310.6	450.2	555.5	660.5
Loans	188.7	236.0	283.0	358.2
Investments	394.8	376.5	386.2	462.1
Other financial assets	12.1	117.8	352.4	142.6
Sub-Total Financial Assets	2,354.6	3,458.2	3427.4	4324.1
TOTAL ASSETS	2,507.2	3,613.1	3602.7	4538.9

Investor Presentation – May 2026

Particulars (INR Crs)	Mar-23	Mar-24	Mar-25	Mar-26
EQUITY AND LIABILITIES				
Equity				
Share Capital	20.9	20.9	20.9	41.9
Other Equity	747.1	862.9	941.6	976.3
Total Equity	768.0	883.8	962.5	1018.2
Non-Financial Liabilities				
Provisions	19.3	24.0	32.1	37.7
Other non-financial liabilities	19.3	20.1	12.9	17.4
Current tax liabilities (net)	1.6	2.3	0.0	4.1
Sub-Total Non-Financial Liabilities	40.2	46.4	45.0	59.2
Financial Liabilities				
Derivative financial instruments	55.9	28.1	25.4	97.5
Trade Payables	376.6	716.9	735.4	935.7
Lease Liabilities	384.6	27.7	24.6	23.6
Debt Securities	-	-	103.1	370.4
Borrowings (Other than debt securities)	25.2	642.5	742.5	914.6
Other Financial Liabilities	856.7	1,267.7	964.2	1119.7
Sub-Total Financial Liabilities	1,699.0	2,682.9	2595.2	3461.5
Sub-Total Liabilities	1,739.2	2,729.3	2640.2	3520.7
TOTAL EQUITY AND LIABILITIES	2,507.2	3,613.1	3602.7	4538.9

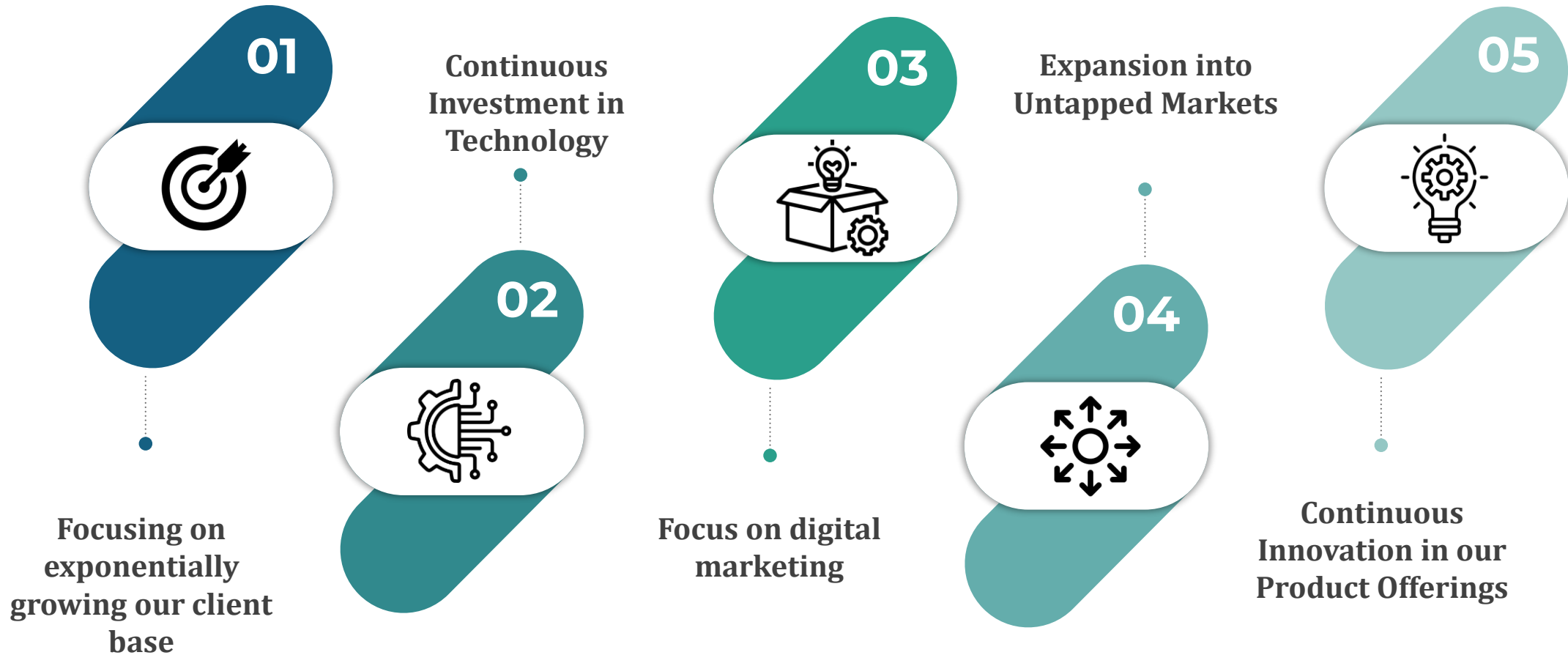
Historical Consolidated Financial Performance





Way
Ahead





Thank You

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