



SMART FINSEC LIMITED

(Formerly Known as Kevalin Securities Limited)

Regd. Office : F-88, 2nd Floor, West District Centre, Shivaji Enclave, Rajouri Garden,
Opp. TDI Paragon Mall, New Delhi-110027 Phone : 91-11-25167071, 45004425
E-mail : smartfinsec@gmail.com Website : www.smartfinsec.com
CIN : L74899DL1995PLC063562

February 03, 2025

To,

**BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort, Mumbai-400001**

Scrip Code: 539494

Subject: Integrated Filing (Financial) for the quarter and nine-month ended December 31, 2024

Pursuant to SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024, read with BSE Circular No. 20250102-4 dated January 2, 2025, please find attached herewith the Integrated Filing (Financial) for the quarter and nine-month ended December 31, 2024.

You are requested to kindly take the same on your record.

Thanking You,
Yours Sincerely

For, Smart Finsec Limited

**Rajvinder Kaur
Company Secretary and Compliance Officer**



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INTEGRATED FILING (FINANCIAL)

- A. UNAUDITED FINANCIAL RESULT FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2024 - Enclosed.**
- B. STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONS PLACEMENT ETC. - Not Applicable.**
- C. FORMAT FOR DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES - Not Applicable.**
- D. FORMAT FOR DISCLOSURE OF RELATED PARTY TRANSACTIONS (applicable only for half-yearly filings i.e., 2nd and 4th quarter) - Not Applicable.**
- E. STATEMENT ON IMPACT OF AUDIT QUALIFICATIONS (FOR AUDIT REPORT WITH MODIFIED OPINION) SUBMITTED ALONG-WITH ANNUAL AUDITED FINANCIAL RESULTS (Standalone and Consolidated separately) (applicable only for Annual Filing i.e., 4th quarter) - Not Applicable.**

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CIN: L74899DL1995PLC063562

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Statement of Unaudited standalone Financial Results for the quarter and Nine months ended December 31, 2024

S.No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		Dec. 31, 2024	Dec. 31, 2023	Sept. 30, 2024	Dec. 31, 2024	Dec. 31, 2023	March 31, 2024
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
		(Rs. In Lacs)	(Rs. In Lacs)	(Rs. In Lacs)	(Rs. In Lacs)	(Rs. In Lacs)	(Rs. In Lacs)
1	Net Sales/ Income From Operations						
	Interest Income	20.83	18.11	20.72	58.37	33.52	60.40
	Dividend Income	0.02	0.31		0.48	0.98	1.69
	Profit/(loss) from F&O/Jobbing	26.46	29.63	28.43	82.17	(117.54)	-76.31
	Rental Income	7.30	7.05	7.31	21.66	17.75	24.80
	Net gain on fair value changes	2.89	4.30	4.51	10.24	6.71	10.90
	Profit on sale on Investments		-		-	0.15	0.15
	Sale of Shares	0.55	1,065.47	12.30	19.81	2,481.97	2,485.47
	Total	58.05	1,124.87	73.27	192.73	2,423.54	2,507.10
3	Expenditures						
	(Increase)/Decrease in stock in trade & work in progress	0.04	(0.21)	0.53	(0.17)	410.46	410.67
	Purchase of Stock in Trade	0.69	1,065.69	11.28	18.97	1,739.44	1,742.35
	Net Loss on fair value changes	-	-		-	-	-
	Finance Cost	0.38	0.09	0.91	1.29	0.09	0.10
	Employees benefit expenses	14.54	9.43	8.92	32.29	18.08	27.00
	Depreciation	1.37	1.39	1.37	4.12	4.14	5.50
	Adm. Exp.	1.52	1.33	2.90	10.91	9.26	12.74
	Total	18.54	1,077.72	25.91	67.41	2,181.47	2,198.36
4	Profit/(Loss) before Tax	39.51	47.15	47.36	125.32	242.07	308.74
5	Tax Expenses						
	Current Tax	8.86	10.27	10.63	27.92	58.57	73.59
	Deferred Tax	-	-	-	-	-	-1.37
	Short Provision of earlier years	0.41	-	-	0.41	-	-
	Total Tax Expense	9.27	10.27	10.63	28.33	58.57	72.22
6	Net Profit / (Loss) after tax	30.24	36.88	36.73	96.99	183.50	236.52
7	Other Comprehensive Income, net of tax						
	(a) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
	(b) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	Total other comprehensive income, net of tax	-	-	-	-	-	-
8	Total Income	30.24	36.88	36.73	96.99	183.50	236.52
9	Paid up equity share capital	300.00	300.00	300.00	300.00	300.00	300.00
	(Face value of share shall be indicated)	1.00	1.00	1.00	1.00	1.00	1.00
10	Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year	1150.96	914.47	1150.96	1150.96	914.47	1150.96
11	Basic & diluted Earning per share (EPS)	0.10	0.12	0.12	0.32	0.61	0.79
	SEGMENT REPORTING						
1	Segment Revenue						
	a) Real Estate	7.30	7.05	7.31	21.66	17.75	24.80
	b) NBFC Activity	50.75	1117.82	65.96	171.07	2405.79	2482.30
	Total	58.05	1,124.87	73.27	192.73	2,423.54	2,507.10
2	Segment Results						
	(Profit before Tax & Extraordinary Items)						
	a) Real Estate	5.93	5.66	5.94	17.54	13.61	19.30
	b) NBFC Activity	33.58	41.49	42.33	107.78	228.46	289.44
	Total PBT	39.51	47.15	47.36	125.32	242.07	308.74
3	Segment Capital Employed						
	a) Real Estate	126.56	136.05	129.33	126.56	133.43	130.88
	b) NBFC Activity	1,421.43	1,365.04	1,388.42	1,421.43	1,264.55	1,320.12
	Total	1548.00	1501.09	1517.75	1548.00	1397.98	1451.00

For & on Behalf of the Board

For SMART FINSEC LIMITED

Rajinder Kumar Arora
Auth. Sign./Director

Rajinder Kumar Arora
Whole Time Director
DIN:10797869

Notes:

- 1 The above results have been reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on 20th January 2025 and reviewed by the Statutory Auditors, pursuant to Regulation 33 and 52 of SEBI (Listing Obligations & Disclosure Requirements) Regulations 2015 as amended. The Financial Results of the Company have been prepared in accordance with the Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules 2015 as amended from time to time and other recognised accounting practices generally accepted in India along with the circulars, guidelines and directions issued by the Reserve Bank of India from time to time.
- 2 Information on investor complaints for the Quarter - (Nos.): Opening Balance - Nil, New - Nil
- 3 The Company operates in two segments - Real Estate and Non Banking Financial Activity.
- 4 Previous Quarter's/Year's figures have been regrouped/reworked wherever necessary to make them comparable with those of current quarter/year.
- 5 Deferred Tax asset/liability shall be calculated at the end of accounting year as per Ind AS 12

Place : New Delhi

Date : 03/02/2025

For SMART FINSEC LIMITED


Auth. Sign./Director

Independent Auditors' Limited Review Report on unaudited Quarterly Standalone Financial Results of Smart Finsec Limited pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 (as amended)

**The Board of Directors
Smart Finsec Limited,
Rajouri Garden,
New Delhi-110027**

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of Smart Finsec Limited ("the Company") for the quarter and nine months ended December 31, 2024 ("the Statement").
2. This Statement, which is the responsibility of the Company's Management and has been 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 relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015 read with Circular No. CIR/CFD/FAC/62/2016 dated 5th July 2016. Our responsibility is to issue a report on the Statements based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of 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 of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



4. 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 applicable Indian Accounting Standards (“Ind AS”) prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For A. Mohan & Co.
Chartered Accountants
FRN: 017403N



CA Ashwani Mohan
M. No. 082632
Place: New Delhi
Date: 03.02.2025
UDIN: 25082632BMNAPC8040