SMC INSURANCE BROKERS PRIVATE LIMITED

CIN : U66000DL1995PTC172311

REGD. OFFICE: 11/6-B, Shanti Chamber, Pusa Road, New Delhi-110005

Statement of financial results for the quarter and half year ended September 30, 2025

(₹ in Lakhs except otherwise stated)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2025 (Unaudited)	June 30, 2025 (Unaudited)	September 30, 2024 (Unaudited)	September 30, 2025 (Unaudited)	September 30, 2024 (Unaudited)	March 31, 2025 (Audited)
1	Income						
	(A) Revenue from operations						
	Fee and commission income	16,116.48	11,482.71	13,353.47	27,599.19	26,017.44	56,560.44
	Consultancy Charges	-	-	5.00	-	11.00	11.00
	Total revenue from operations	**16,116.48**	**11,482.71**	**13,358.47**	**27,599.19**	**26,028.44**	**56,571.44**
	(B) Other income	129.55	103.53	62.46	233.08	140.74	453.13
	Total Income (1A+1B)	**16,246.03**	**11,586.24**	**13,420.93**	**27,832.27**	**26,169.18**	**57,024.57**
2	Expenses						
	(A) Fees and commission expense	13,748.53	9,156.39	11,220.39	22,904.92	21,895.42	48,351.68
	(B) Employee benefits expense	1,238.04	1,127.99	1,200.46	2,366.03	2,317.46	4,745.79
	(C) Finance cost	12.72	12.79	17.18	25.51	30.92	57.56
	(D) Depreciation and amortisation expenses	58.35	50.79	46.00	109.14	113.96	228.60
	(E) Impairment on financial instruments	0.86	(0.32)	0.90	0.54	2.15	(0.61)
	(F) Other expenses	727.22	949.34	544.32	1,676.56	1,109.83	2,153.52
	Total expenses (2A+2B+2C+2D+2E+2F)	**15,785.72**	**11,296.98**	**13,029.25**	**27,082.70**	**25,469.74**	**55,536.54**
3	**Profit before share of profit/(loss) of joint venture and tax (1-2)**	**460.31**	**289.26**	**391.68**	**749.57**	**699.44**	**1,488.03**
4	Exceptional items	-	-	-	-	-	-
5	**Profit before tax (3-4)**	**460.31**	**289.26**	**391.68**	**749.57**	**699.44**	**1,488.03**
6	Tax expense						
	(A) Current tax	207.36	0.60	79.87	207.96	144.87	531.00
	(B) Deferred tax	(88.83)	73.85	8.82	(14.98)	13.05	(160.02)
	Total Tax expenses	**118.53**	**74.45**	**88.69**	**192.98**	**157.92**	**370.98**
7	**Profit after tax for the period (5-6)**	**341.78**	**214.81**	**302.99**	**556.59**	**541.52**	**1,117.05**
8	Other comprehensive income						
	(A) Items that will not be reclassified subsequently to profit or (loss)						
	Remeasurement of the net defined benefit liability / asset	(2.11)	(2.11)	(7.75)	(4.22)	(15.50)	(8.44)
	Tax effect of Items that will not be reclassified subsequently to profit and loss	0.53	0.53	1.95	1.06	3.90	2.13
	Total other comprehensive income for the period	**(1.58)**	**(1.58)**	**(5.80)**	**(3.16)**	**(11.60)**	**(6.31)**
9	**Total comprehensive income for the period (7+8)**	**340.20**	**213.23**	**297.19**	**553.43**	**529.92**	**1,110.74**
10	Paid up equity share capital (Face Value of ₹10 each)	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
11	Other equity						1,078.66
12	Earnings per share (EPS) (in ₹) (not annualised except for the year ended March 31)						
	Basic & Diluted EPS	2.28	1.43	2.02	3.71	3.61	7.45

Notes :

1 The above unaudited financial results for the quarter and half year ended 30th September, 2025 have been reviewed and approved by the Board of Directors at its meeting held on Saturday, the 25th day of October, 2025. The Statutory Auditors of the Company have carried out a Limited Review of the results and issued an unqualified report.

2 The financial results have been prepared in accordance with the Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules as amended from time to time.

3 The Board has approved first interim dividend for FY 25-26 @ 27% i.e. Rs. 2.70 per equity shares of the face value of Rs.10/- each amounting to Rs. 405 lakhs to its equity shareholders, as recommended by the Audit Committee, at its meeting held on 25th October 2025.

4 The figures for the previous periods have been regrouped/rearranged, wherever considered necessary, to conform current period classifications.

For and on behalf of the Board

Place : New Delhi
Date : October 25, 2025

Pravin Kumar Agarwal
(Whole Time Director)
(DIN : 00197478)

Akanksha Gupta
(Whole Time Director)
(DIN : 06945261)

Sakshi Mehta
(CFO)