

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 nine months ended December 31, 2025

(₹ in Lakhs except otherwise stated)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		December 31, 2025 (Unaudited)	September 30, 2025 (Unaudited)	December 31, 2024 (Unaudited)	December 31, 2025 (Unaudited)	December 31, 2024 (Unaudited)	March 31, 2025 (Audited)
1	Income						
	(A) Revenue from operations						
	Fee and commission income	17,971.02	16,116.48	14,625.41	45,570.21	40,642.85	56,560.44
	Consultancy Charges	-	-	-	-	11.00	11.00
	Total revenue from operations	17,971.02	16,116.48	14,625.41	45,570.21	40,653.85	56,571.44
	(B) Other income	135.40	129.55	197.15	368.48	337.89	453.13
	Total Income (1A+1B)	18,106.42	16,246.03	14,822.56	45,938.69	40,991.74	57,024.57
2	Expenses						
	(A) Fees and commission expense	15,426.36	13,748.53	12,827.49	38,331.28	34,722.91	48,351.68
	(B) Employee benefits expense	1,537.31	1,238.04	1,125.50	3,903.34	3,442.96	4,745.79
	(C) Finance cost	12.40	12.72	13.62	37.91	44.54	57.56
	(D) Depreciation and amortisation expenses	62.79	58.35	57.66	171.93	171.62	228.60
	(E) Impairment on financial instruments	(0.58)	0.86	(0.65)	(0.04)	1.50	(0.61)
	(F) Other expenses	680.33	727.22	494.85	2,356.89	1,604.68	2,153.52
	Total expenses (2A+2B+2C+2D+2E+2F)	17,718.61	15,785.72	14,518.47	44,801.31	39,988.21	55,536.54
3	Profit before share of profit/(loss) of joint venture and tax (1-2)	387.81	460.31	304.09	1,137.38	1,003.53	1,488.03
4	Exceptional items	-	-	-	-	-	-
5	Profit before tax (3-4)	387.81	460.31	304.09	1,137.38	1,003.53	1,488.03
6	Tax expense						
	(A) Current tax	225.57	207.36	183.14	433.53	328.01	531.00
	(B) Deferred tax	(132.88)	(88.83)	(93.91)	(147.86)	(80.87)	(160.02)
	Total Tax expenses	92.69	118.53	89.23	285.67	247.14	370.98
7	Profit after tax for the period (5-6)	295.12	341.78	214.86	851.71	756.39	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)	(6.33)	(23.25)	(8.44)
	Tax effect of Items that will not be reclassified subsequently to profit and loss	0.53	0.53	1.95	1.59	5.85	2.13
	Total other comprehensive income for the period	(1.58)	(1.58)	(5.80)	(4.74)	(17.40)	(6.31)
9	Total comprehensive income for the period (7+8)	293.54	340.20	209.06	846.97	738.99	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	1.97	2.28	1.43	5.68	5.04	7.45

Notes :

- The above unaudited financial results for the quarter and nine months ended 31st December, 2025 have been reviewed and approved by the Board of Directors at its meeting held on Thursday, the 22nd day of January, 2026. The Statutory Auditors of the Company have carried out a Limited Review of the results and issued an unqualified report.
- 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.
- The Board has approved second 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 22nd January 2026.
- On November 21, 2025, the Government of India notified the four Labour Codes – the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020 – consolidating 29 existing labour laws. The Ministry of Labour & Employment has published draft Central Rules and FAQs to enable assessment of the financial impact arising from changes in regulations.

The Company is in the process of assessing the potential impact of the aforesaid Labour Codes, pending notification of rules on its employee benefit obligations and related costs on the basis of management evaluation and the best information currently available, consistent with the guidance provided by the Institute of Chartered Accountants of India.

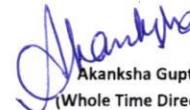
However, the Company does not foresee any material impact on the Financial statements.

The Company continues to monitor the finalisation of Central / State Rules and any clarifications from the Government on other aspects of the Labour Code and would provide appropriate accounting effects on the basis of such developments as needed.
- The figures for the previous periods have been regrouped/rearranged, wherever considered necessary, to confirm current period classifications.

For and on behalf of the Board



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



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



Sakshi Mehta
(CFO)

Place : New Delhi

Date : January 22, 2026