SMC Credits Limited

24, Ashoka Chambers, 5-B Rajindra Park, Pusa Road, New Delhi – 110060
CIN: L65910DL1992PLC049566
Email id: smccorp011@gmail.com Ph: 011-45012880
website: www.smccredits.com

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November 14, 2026

To,
The Secretary
BSE Limited,
Phiroz Jeejeebhoy Towers,
Dalal Street, Fort, Mumbai — 400 001

Scrip Code: 532138

Sub: Compliances under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Ref: Outcome of Board Meeting- Integrated Filing (Financial Results)

Dear Sir/ Ma'am,

The Board of Directors of SMC Credits Limited at its meeting held today i.e. Saturday, November 14, 2026 has *inter-alia* considered and approved the followings business(s):

1. Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2026 as recommended by Audit Committee along with Limited Review Report issued by M/s. Kumar Ashwani & Associates, Chartered Accountants (FRN: 008891N), Statutory Auditors of the Company;

2. Statement of Deviation(s) or Variation(s) under Regulation 32 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter and half year ended September 30, 2026.

Further, pursuant to SEBI Circular HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 read with relevant circulars issued by stock exchanges in this regard, the following disclosures are being made:

A. Financial Results – ***Enclosed***

B. Statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. – ***Enclosed***

C. Disclosure of outstanding default on loans and debt securities – ***Not Applicable***

D. Disclosure of related party transactions (applicable only for half-yearly filings i.e., 2nd and 4th quarter) – ***It will be filed along with XBRL for financial results.***

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***

The meeting of the Board of Directors commenced at 4:30 P.M. (IST) and concluded at 5:02 P.M. (IST).

This information is available on the website of the Company i.e. **www.smcscredits.com**

We request you to kindly take the above on record.

Thanking you.

For SMC CREDITS LIMITED

RAJESH GOENKA

Digitally signed by RAJESH GOENKA
Date: 2026.11.14 17:04:21 +05'30'

Rajesh Goenka
Whole-Time Director & CFO
DIN: 00298227

Encl.: As above

SMC CREDITS LIMITED

24, Ashoka Chambers, 5-B, Rajindra Park, Pusa Road, New Delhi-110060

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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30th SEPTEMBER , 2026

(Rs. in Lacs)

S. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
		(Unaudited)	unaudited	(Unaudited)	(Unaudited)	(Unaudited)	Audited
1	**Income from operations**						
	a) Income from operations	548.47	665.57	880.20	1,214.04	1,926.74	2,543.38
	b) Other Income	32.61	51.15	42.03	83.76	1,608.78	1,701.09
	Total Income from operations	**581.08**	**716.72**	**922.23**	**1,297.80**	**3,535.52**	**4,244.47**
2	**Expenses**						
	a) Changes in inventories of finished goods, work-in-progress and stock-in-trade	-	-	-	-	-	-
	b) Employee benefits expenses	10.41	10.35	25.08	20.76	35.60	45.88
	c) Finance cost	32.23	17.78	8.89	50.01	28.61	50.67
	d) Depreciation and amortisation expenses	0.55	0.52	0.84	1.07	1.63	4.56
	e) Other Expenses	51.95	36.59	11.49	88.54	25.61	152.94
	Total expenses	**95.13**	**65.24**	**46.30**	**160.37**	**91.45**	**254.04**
3	**Profit from ordinary activities after finance costs but before Exceptional Items(1-2)**	**485.95**	**651.48**	**875.93**	**1,137.43**	**3,444.07**	**3,990.43**
4	Exceptional Items	-	-	-	-	-	-
5	**Profit from ordinary activities before tax(3-4)**	**485.95**	**651.48**	**875.93**	**1,137.43**	**3,444.07**	**3,990.43**
6	Tax Expense	121.94	163.41	(45.11)	285.35	316.31	735.81
7	**Net Profit from ordinary activites after tax (5-6)**	**364.01**	**488.07**	**921.04**	**852.08**	**3,127.76**	**3,254.62**
8	Extraordinary Items	-	-	-	-	-	-
9	**Net Profit for the period from continuing operations (7-8)**	**364.01**	**488.07**	**921.04**	**852.08**	**3,127.76**	**3,254.62**
10	Profit/(loss) from discontinued operations	-	-	-	-	-	-
11	**Profit for the period (9+10)**	**364.01**	**488.07**	**921.04**	**852.08**	**3,127.76**	**3,254.62**
12	**Other Comprehensive Income**		-				
	a) Items that will not be reclassified to profit or loss						
	- Net Gain/(Loss) of fair value of equity instruments	-	-	-	-	-	(12,186.62)
	- Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
13	**Total comprehensive income for the period (11+12)**	**364.01**	**488.07**	**921.04**	**852.08**	**3,127.76**	**(8,932.00)**
14	**Paid up Equity Share Capital (Face value of Share Rs. 10/- each)**	**2505.55**	**2505.55**	**2505.55**	**2505.55**	**2505.55**	**2,505.55**
15	**Earning per Share (before extraordinary items)**						
	(of Rs. 10/- each) (not annualised)						
	a) Basic	1.45	1.95	3.68	3.40	12.48	12.99
	b) Diluted	1.45	1.95	3.68	3.40	12.48	12.99

SMC CREDITS LIMITED New Delhi

Notes:

1 The disclosure of Balance sheet item as per revised schedule III, as per listing agreement is as under:-

(Rs. in Lakhs)

Particulars	for the year ended	
	30.09.2026	31.03.2026
Financial assets		
Cash and cash equivalents	193.68	266.39
Bank Balance other than (a) above	-	-
Receivables		
(I) Trade Receivables	25.15	7.82
(II) Other Receivables	5.36	5.40
Loans	3,903.17	3,113.22
Investments	1,14,195.21	1,12,897.72
Other Financial assets	15.06	15.08
Sub-total-Financial assets	**1,18,337.62**	**1,16,305.62**
Non-Financial assets		
Current tax assets (Net)	-	-
Deferred tax Assets (Net)	3.93	3.01
Property, Plant and Equipment	134.35	135.11
Other non-financial assets	-	-
Sub-total-Non-Financial assets	**138.28**	**138.12**
TOTAL- ASSETS	**1,18,475.90**	**1,16,443.74**
Financial Liabilities		
Trade Payables		
(i) total outstanding dues of micro enterprises and smal enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
Borrowings (Other than Debt Securities)	1,732.53	832.13
Other financial liabilities	16.51	1.35
Sub-total-Financial Liabilities	**1,749.04**	**833.47**
Non-Financial Liabilities		
Current tax liabilities (Net)	614.99	348.39
Other non-financial liabilities	(1.56)	0.52
Sub-total-Non-Financial Liabilities	**613.43**	**348.91**
Equity		
Equity share capital	2,505.55	2,505.55
Other equity	1,13,607.88	1,12,755.80
Sub-total -Equity	**1,16,113.43**	**1,15,261.35**
TOTAL EQUITY AND LIABILITIES	**1,18,475.90**	**1,16,443.74**



Notes (contd) :

2 The disclosure of Cash Flow Statement, as per listing agreement is as under:-

(Rs. in Lakhs)

Particulars		for the year ended	
		30.09.2026	31.03.2026
Cash flows from operating activities			
Profit before tax		**1,137.43**	**3,990.43**
Adjustment to reconcile profit before tax to net cash flows			
Depreciation		1.07	4.56
Profit on sale of fixed assets		-	(42.65)
Finance Cost		-	-
Net gain Fair value Changes		(690.64)	(635.39)
Profit on sale of investment		(11.61)	(1,459.04)
Other Adjustments			
Operating profit before working capital changes		**436.24**	**1,857.90**
Movements in working capital:			
Other bank balance			
Receivables		(17.29)	4.69
Loans		(789.95)	(476.38)
Other financial assets		0.02	5.98
Other non-financial assets		-	-
Trade Payable		-	-
Financial liabilities		900.40	(555.43)
Other financial liabilities		15.16	(456.47)
Other non-financial liabilities		(2.08)	(10.92)
Cash generated from operations		**542.51**	**369.36**
Direct taxes paid (net of refunds)		(19.67)	(363.96)
Net cash flow from operating activities		**522.84**	**5.40**
Cash flows from investing activities			
Proceed from Sale/Redemption of Investments		-	
Proceed from Sale of property plant and equipments		-	
Purchase of Fixed Assets		(0.31)	53.03
Sale of Investments (net)		(595.23)	203.64
Net cash flow (used in) investing activities		**(595.53)**	**256.67**
Cash flows from financing activities			
Proceed from issue of equity shares		-	-
Finance Cost		-	-
Net cash flow from financing activities		-	-
Net increase in cash and cash equivalents		**(72.70)**	**262.07**
Cash and cash equivalents at the beginning of the year		266.39	4.31
Cash and cash equivalents at the end of the year		**193.68**	**266.39**

Note :

1 The above result for the quarter ended 30th September 2026 are review by the audit committee and taken on record by the Board of Directors in their meeting held on 14th November, 2026

2 The above is an extract of the detailed format of quarterly and year ended Financial Results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing and other Disclosure Requirement) Regulations, 2015 read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 05, 2016.

For SMC Credits Limited

Place: New Delhi
Dated: November 14, 2026

Rajesh Goenka
Director
DIN:00298227

Kumar Ashwani & Associates

CHARTERED ACCOUNTANTS

S1-806, Saraswati Apartments, Sector D6, Vasant Kunj, New Delhi - 110070

Independent Auditors' Review Report on the Unaudited Financial Results of SMC Credits Limited for the Quarter and Half Year ended September 30, 2026 pursuant to Regulations 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,
The Board of Directors,
SMC Credits Limited,
24, Ashoka chambers, 5-B,
Rajindra Park, Pusa Road, New Delhi-110060.

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **SMC Credits Limited** (the "Company") for the quarter and half-year ended September 30, 2026 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirement of Regulations 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"), which has been initialed by us for identification purpose.

2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" (Ind AS 34), prescribed under section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express our conclusion on the Statement 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 of interim financial information consists of making inquiries, primarily of persons 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 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.

4. The Statement includes comparative figures for the quarter and half year ended September 30, 2025 and for the quarter ended September 30, 2026, which were reviewed by the Statutory Auditors of the Company, where they had expressed an unmodified conclusion on such financial results vide their report dated November 14, 2025 and dated November 14, 2026 respectively.

KUMAR ASHWANI & ASSOCIATES
FRN.008891N
NEW DELHI

The Statement also includes figures for the year ended March 31, 2026, which were audited by the Statutory Auditors of the Company, where they had expressed an unmodified opinion on such financial results vide their report dated May 30, 2026. Our conclusion is not modified in respect of this matter.

For Kumar Ashwani and Associates
Chartered Accountants
ICAI Firm Registration No. :008891N



(CA Shivam Gupta)
Partner
Membership No. 534422
UDIN: 26534422OSSZJK9028

Place: New Delhi
Date: 14.11.2026

SMC Credits Limited

24, Ashoka Chambers, 5-B Rajindra Park, Pusa Road, New Delhi – 110060
CIN: L65910DL1992PLC049566
Email id: smccorp011@gmail.com Ph: 011-45012880
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Annexure-2

Statement of Deviation/ Variation in utilization of funds raised	
Name of listed entity	SMC Credits Limited
Mode of Fund-Raising	Right Issue
Date of Raising Funds	29.12.2022
Amount Raised	1503.33 Lakhs
Report filed for Quarter ended	30.09.2026
Monitoring Agency	N.A.
Monitoring Agency Name, if applicable	N.A.
Is there a Deviation / Variation in use of funds raised	No.
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	N.A.
If Yes, Date of shareholder Approval	N.A.
Explanation for Deviation / Variation	N.A.
Comments of the Audit Committee after review	There is no deviation/variation in the utilization of funds
Comments of the auditors, if any	N.A.
Objects for which funds have been raised and where there has been a deviation, in the following table	As given below:

Original Object	**Modified Object, if any**	**Original Allocation (Rs. In lakhs)**	**Modified allocation on, if any**	**Fund Utilized (Rs.in lakhs)**	**Unutilized amount (Amount in lakhs)**	**Amount of deviation/ Variation for the quarter according to applicable object**	**Remarks, if any**
Augment of our capital	N.A.	1125.00	N.A.	1125.00	-	There has been no deviation/Variation in utilization of	-

base						funds raised through Right issue for the quarter	
General Corporate Purpose	N.A.	351.98	N.A.	351.33	0.65		
Issue related Expenses	N.A.	26.35	N.A.	26.35	-		

Deviation or variation could mean:

a) *Deviation in the objects or purposes for which the funds have been raised or*
b) *Deviation in the amount of funds actually utilized as against what was originally disclosed or*
c) *Change in terms of a contract referred to in the fund-raising document i.e. prospectus, letter of offer, etc.*

For SMC CREDITS LIMITED

RAJESH GOENKA

Digitally signed by RAJESH GOENKA
Date: 2026.11.14 17:05:14 +05'30'

Rajesh Goenka
Whole-Time Director & CFO
DIN: 00298227