

**SCINTILLA COMMERCIAL & CREDIT LTD.**

"Mercantile Building", Block - E, 2nd Floor, 9/12, Lal Bazar Street, Kolkata - 700001  
Ph.: 2248 5664, E-mail : info@scintilla.co.in, Website : www.scintilla.co.in  
CIN : L65191WB1990PLC048276, Corp. Off : "Jajodia Towers", 3, Bentinck Street, 4th Floor, Room No. D-8, Kolkata - 700 001, WB

Date: 13<sup>th</sup> November, 2025

To,  
The Secretary,  
Listing Department  
BSE Limited  
P.J. Towers, Dalal Street,  
Mumbai - 400 001

To,  
The Secretary,  
Calcutta Stock Exchange Limited  
7, Lyons Range, Kolkata-700001

Scrip Code - 538857

Scrip Code - 029467

Sub: Outcome of the Board Meeting held on Thursday, 13<sup>th</sup> November, 2025

Ref: Disclosure under Regulation 30 and 33 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

With reference to the above, this is to inform you that the Board of Directors at their meeting held today i.e., 13<sup>th</sup> November, 2025 had transacted the following businesses:

- a. Considered, approved and took on record the Un-Audited Financial Results for the 2<sup>nd</sup> quarter and half year ended 30<sup>th</sup> September, 2025 along with the Limited Review Report issued by Statutory Auditors of the Company.

The meeting commenced at 5.30 p.m. and concluded at 7.25 p.m.

This is for your information and records.

Thanking you

Yours faithfully,  
For Scintilla Commercial & Credit Ltd

**Priyanka Mohta**  
Company Secretary & Compliance Officer

*Encl: Unaudited Financial Results with Limited Review Report*

**SCINTILLA COMMERCIAL & CREDIT LIMITED**

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**STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED SEPTEMBER 30, 2025**

(Rs in Lacs, unless otherwise stated)

Sl. No.	Particulars	For the quarter ended			Half year ended		For the year ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	<b>Revenue from Operation</b>						
	a. Interest Income	14.75	15.97	15.47	30.72	30.81	61.91
	b. Net Gain on Fair Value Changes	-	-	-	-	-	-
	c. Other Operating Income	10.43	1.22	-	11.65	-	-
	<b>Total Revenue from Operations</b>	<b>25.18</b>	<b>17.18</b>	<b>15.47</b>	<b>42.36</b>	<b>30.81</b>	<b>61.91</b>
2	<b>Other Income</b>						0.23
3	<b>Total Revenue (1+2)</b>	<b>25.18</b>	<b>17.18</b>	<b>15.47</b>		<b>30.81</b>	<b>62.15</b>
4	<b>Expenses</b>						
	a. Finance cost	1.06	1.05	1.05	2.11	2.15	4.32
	b. Net Loss on Fair Value Changes	1.58	1.96	26.98	3.54	31.79	32.68
	c. Impairment on Financial Instruments	-	-	(0.06)	-	1.25	3.23
	d. Employee benefits expense	2.04	2.04	2.02	4.08	4.05	8.10
	e. Listing fees	-	4.25	-	4.25	4.25	4.25
	f. Depository charges	-	1.06	-	1.06	1.20	1.20
	g. Professional charges	-	0.55	0.45	0.55	0.70	0.98
	h. Office expenses	(0.11)	0.48	0.05	0.37	0.22	0.55
	i. Conveyance	0.17	0.17	0.07	0.34	0.23	0.51
	j. Other Expenses	1.13	0.67	0.92	1.80	1.89	5.57
	<b>Total Expenses</b>	<b>5.86</b>	<b>12.23</b>	<b>31.49</b>	<b>18.09</b>	<b>47.73</b>	<b>61.39</b>
5	<b>Profit / (Loss) before exceptional items and tax (3 - 4)</b>	<b>19.32</b>	<b>4.95</b>	<b>(16.01)</b>	<b>24.27</b>	<b>(16.92)</b>	<b>0.75</b>
6	<b>Exceptional Items-(Expense)/Income</b>						
7	<b>Profit / (Loss) before tax (5 ± 6)</b>	<b>19.32</b>	<b>4.95</b>	<b>(16.01)</b>	<b>24.27</b>	<b>(16.92)</b>	<b>0.75</b>
8	<b>Tax Expense</b>						
	a) Current Tax	2.24	0.94	-	3.18	-	-
	b) Tax adjustment of Earlier Years	-	-	-	-	-	-
	c) Deferred Tax	2.63	0.31	0.31	2.93	(1.97)	(2.70)
	<b>Total Tax Expense</b>	<b>4.86</b>	<b>1.25</b>	<b>0.31</b>	<b>6.11</b>	<b>(1.97)</b>	<b>(2.70)</b>
9	<b>Profit / (Loss) for the period (7 ± 8)</b>	<b>14.46</b>	<b>3.71</b>	<b>(16.32)</b>	<b>18.16</b>	<b>(14.94)</b>	<b>3.45</b>
10	<b>Other Comprehensive Income</b>						
	(a) (i) Items that will not be reclassified to profit or loss	(0.00)	11.28	(1.22)	11.28	(1.22)	(1.52)
	(ii) Income tax relating to items that will not be reclassified to profit and loss	(0.00)	1.69	-	1.69	-	-
	(b) (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit and loss	-	-	-	-	-	-
	<b>Other Comprehensive Income (a+b)</b>	<b>(0.00)</b>	<b>9.59</b>	<b>(1.22)</b>	<b>9.59</b>	<b>(1.22)</b>	<b>(1.52)</b>
11	<b>Total Comprehensive Income for the period (9+10)</b>	<b>14.46</b>	<b>13.29</b>	<b>(17.54)</b>	<b>27.75</b>	<b>(16.16)</b>	<b>1.93</b>
12	(a) Paid-up Equity Share Capital (Face Value Rs. 10/- each)	1,002.78	1,002.78	1,002.78	1,002.78	1,002.78	1,002.78
	(b) Other Equity	-	-	-	18.79	(27.05)	(8.96)
13	<b>Earnings Per Share (Not annualised)</b>						
	(a) Basic	0.14	0.04	(0.16)	0.18	(0.15)	0.03
	(b) Diluted	0.14	0.04	(0.16)	0.18	(0.15)	0.03

For Scintilla Commercial & Credit Limited

Place : Kolkata  
Date: 13-08-2025

*Mitendra Kumar Goyal*  
Mitendra Kumar Goyal  
Managing Director  
DIN: 00468744





# SCINTILLA COMMERCIAL & CREDIT LIMITED

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## Unaudited Statement of Assets and Liabilities as at 30.09.2025

(1)		(Rs in Lacs unless otherwise stated)	
SL. No.	Particulars	As at 30/09/2025 (Unaudited)	As at 31/03/2025 (Audited)
1			
A	<b>ASSETS</b>		
1	<b>(1) Financial Assets</b>		
	(a) Cash & Cash Equivalent	10.89	5.77
	(b) Receivables		
	(i) Trade receivables		
	(c) Loans	623.64	811.69
	(d) Investments	460.48	236.84
	(e) Other financial assets	4.75	3.00
	<b>Sub Total - Financial Assets</b>	<b>1099.77</b>	<b>1057.30</b>
2	<b>(2) Non Financial Assets</b>		
	(a) Current tax assets (net)	1.56	4.75
	(b) Deferred tax assets (net)	6.21	10.83
	(c) Other non-financial assets	3.81	3.81
	<b>Sub Total - Non Financial Assets</b>	<b>11.58</b>	<b>19.39</b>
	<b>TOTAL - ASSETS</b>	<b>1111.35</b>	<b>1076.69</b>
B	<b>II. Liabilities &amp; Equity</b>		
1	<b>Liabilities</b>		
	<b>(1) Financial Liabilities</b>		
	(a) Payables	-	-
	(i) Trade Payables	-	-
	(a) Total outstanding dues of micro and small enterprises	-	-
	(b) Total outstanding dues of creditors other than micro and small enterprises	0.62	-
	(b) Borrowings (other than debt securities)	83.47	81.57
	(c) Other financial liabilities	1.34	1.20
	<b>Sub Total - Financial Liabilities</b>	<b>85.42</b>	<b>82.77</b>
2	<b>Non-financial liabilities</b>		
	(a) Current tax liabilities (net)		
	(a) Other Non financial liabilities	4.36	0.10
	<b>Sub Total - Non Financial Liabilities</b>	<b>4.36</b>	<b>0.10</b>
3	<b>Equity</b>		
	(a) Equity Share Capital	1002.78	1002.78
	(b) Other Equity	18.79	(8.96)
	<b>Total - Equity</b>	<b>1021.57</b>	<b>993.82</b>
	<b>Total Liabilities and Equity</b>	<b>1111.35</b>	<b>1076.69</b>





# SCINTILLA COMMERCIAL & CREDIT LIMITED

Unaudited Cash Flow Statement for the period ended September 30, 2025

(Rs in Lacs)

Particulars	For the half year ended September 30, 2025 (Unaudited)	For the half year ended September 30, 2024 (Unaudited)
<b>A. CASH FLOW FROM OPERATING ACTIVITIES</b>		
Profit before exceptional items and tax	24.27	-16.92
<i>Adjustments to reconcile profit before exceptional items and tax to net cash flow provided by operating activities</i>		
Interest on TDS/IT refund		
Finance cost	2.11	2.15
Others	2.11	2.15
<b>Operating profit/loss before working capital changes</b>	<b>26.38</b>	<b>-14.77</b>
<i>Adjustments to reconcile operating profit to cash flow provided by changes in working capital</i>		
Decrease/ (Increase) in investments	-212.36	24.45
Decrease/(increase) in trade and other receivables		9.07
(Increase)/Decrease in Loans	188.04	-24.28
Decrease / (Increase) in trade payables	0.62	0.70
(Decrease)/ Increase in other financial and Non financial liabilities	4.39	-0.13
Decrease / Increase in other financial and non financial assets	1.44	-0.27
	-17.87	9.54
<b>Cash generated from operations</b>	<b>8.51</b>	<b>-5.23</b>
Tax Expense	3.18	
<b>Net cash generated from operating activities</b> A	<b>5.33</b>	<b>(5.23)</b>
<b>B. CASH FLOW FROM INVESTING ACTIVITIES</b>		
Interest on TDS/IT refund	-	-
Others	-	-
<b>Net cash used in investing activities</b> B	<b>0.00</b>	<b>0.00</b>
<b>C. CASH FLOW FROM FINANCING ACTIVITIES</b>		
Interest Expense	-2.11	-2.15
Short term borrowings/(repayment)	1.90	-1.17
<b>Net cash (used in) financing activities</b> C	<b>-0.21</b>	<b>-3.32</b>
<b>Net decrease/ Increase in cash and cash equivalents (A+B+C)</b>	<b>5.12</b>	<b>-8.55</b>
Opening cash and cash equivalents	5.77	16.69
<b>Closing cash and cash equivalents</b>	<b>10.89</b>	<b>8.14</b>

The above Cash Flow Statement has been prepared under the " Indirect Method " as set out in the Indian Accounting Standard (Ind AS)-7

Cash and cash equivalents as at the Balance Sheet date consists of:

(Rs in Lacs)

Particulars	For the half year ended 30-09-2025 (Unaudited)	For the half year ended 30-09-2024 (Unaudited)
<b>Balances with banks</b>		
On current accounts	9.59	5.58
Cash on hand	1.30	2.55
<b>Closing cash and cash equivalents</b>	<b>10.89</b>	<b>8.14</b>





3) The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on November 13, 2025 respectively. The Statutory auditors of the Company have carried out a limited review of the results for quarter and half year ended September 30, 2025.

4) These results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards (Ind AS) prescribed under Section 133 of the Companies Act, 2013 ("The Act") read with relevant rules issued thereunder and the other accounting principles generally accepted in India.

5) The Company's Primary business segments are reflected based on the principal business carried out i.e. Investments and Finance. All other activities of the Company revolve around the main business. The risk and returns of the business of the Company is not associated with geographical segmentation, hence there is no secondary segment reporting based on geographical segmentation. As such there are no separate reportable segments as per Indian Accounting Standard "Operating Segments" (Ind AS 108).

6) Other Comprehensive income /(loss) represents the impact of fair valuation of non-current investments and impact of income taxes on such income /(loss). These items will not be reclassified to profit or loss.

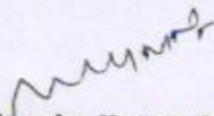
7) The figures for the quarter ended September 30, 2025 represents the balance between unaudited financials in respect of the quarter ended June 30, 2025 and unaudited year-to-date figures upto September 30, 2025 which were subjected to limited review.

8) The amounts reflected as "0" in the financial information are values with less than rupees one lakhs.

9) The previous quarter/ half year ended figures have been regrouped /reclassified, wherever found necessary, to confirm to the current quarter/half year/ year end presentation.

10) The above Audited Financial Results of the Company are available on the Company's website [www.scintilla.co.in](http://www.scintilla.co.in) and also on the website of BSE Limited ([www.bseindia.com](http://www.bseindia.com)), where the shares of the Company is listed.

**For Scintilla Commercial & Credit Limited**

  
**Jitendra Kumar Goyal**  
Managing Director  
DIN 00468744

**Place : Kolkata**  
**Date: 13-11-2025**







**Independent Auditor's Review Report on the Quarterly and Year to Date Unaudited Financial Results of the Company pursuant to the Regulation 33 of SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015, as amended**

**Review Report to the Board of Directors of Scintilla Commercial & Credit Limited**

- 1) We have reviewed the accompanying Statement of Unaudited Financial Results of **Scintilla Commercial & Credit** (the 'Company') for the quarter ended September 30, 2025 and year to date from April 1, 2025 to September 30, 2025 ("the Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the "Listing Regulations") including relevant circulars issued by the SEBI from time to time.
- 2) The Statement, which is the responsibility of the Company's Management and 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, (Ind AS 34) "Interim Financial Reporting" prescribed under section 133 of the Companies Act, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a 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 of 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.

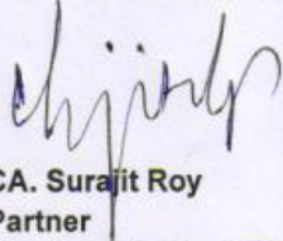
Head Office	Branches
Aurora Waterfront, Unit no: 1016 and 1017, 10th Floor, Plot no 34/1, Block: GN, Salt Lake, Sector V, District :24Pgs (N): Pin : 700091, West Bengal Land Line : 033-4801 1653 E-mail: office@surajitroyandassociates.com	Agartala; Dhanbad; Guwahati; Mumbai.
	Network locations
	Pune; Bangalore; Hyderabad; New Delhi; Surat; Belagavi; Ahmedabad; Jaipur; Palanpur; Deesa'





- 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 the accounting principles laid down in the aforesaid Indian Accounting Standards ('Ind AS') specified under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

**For Surajit Roy and Associates**  
**Chartered Accountants**  
**Firm Registration. No. 326099E**

  
**CA. Surajit Roy**  
**Partner**



**Membership No: 057260**  
**UDIN: 25057260BMIEXH9172**

**Place: Kolkata**  
**Date: 13.11.2025**