



February 12, 2025

To,
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001

Scrip Code: 530289

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

Dear Sir/Madam,

Pursuant to SEBI Circular **SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185** December 31, 2024 read with BSE notice no. 20250102-4 dated January 02, 2025, please find below the Integrated Filing financials for the quarter and nine month ended December 31, 2024.

We request you to kindly take the same on your record.

Thanking you,
Yours faithfully,

For S P CAPITAL FINANCING LTD

Sureshchand Premchand Jain
Managing Director
DIN: 00004402

Encl: as above



JMT & associates

CHARTERED ACCOUNTANTS

301 & 305, A - Wing, Winsway Complex, Old Police Lane,
Opp. Andheri Rly. Stn., Andheri (East), Mumbai - 400 069
Tel : 81085 22577 • Email : jmtca301@gmail.com
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Independent Auditor's Review Report on the Quarterly/Nine Months Ended Unaudited Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,
**The Board of Directors,
S P Capital Financing Limited**


1. We have reviewed the accompanying Statement of Unaudited Financial Results of **S. P. capital Financing Limited** ('the Company') for the quarter/nine months ended December 31, 2024 (the "Statement") attached herewith and the year-to-date results for the period April 1, 2024 to December 31, 2024, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
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 Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"). Our responsibility is to issue a report 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 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. *Basis of Qualified Opinion:*

As stated in Note No. 5 to the Statements, the provision for Gratuity and Leave encashment has not been done as per actuarial valuation as required under Ind AS 19 "Employee Benefits"; the consequent impact of the same on profit and loss is not ascertainable. However, the Company has made the provision for gratuity and leave encashment on estimated basis.
5. Based on our review conducted as above, *except for the effects/possible effects of our observation stated in para 4 above*, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of the Regulation, read with the Circular, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Place : Mumbai
Dated : February 12, 2025
UDIN: 25048639BMHDFB7105



For and on behalf of
M/s. J M T & ASSOCIATES
Chartered Accountants
ICAI Firm Regn No. 104167W


(Amar Barfna)
Partner
M. No. 048639

S.P. CAPITAL FINANCING LTD
CIN: L74140MH1983PLC029494

Regd Off : SSC, THE RUBY, 5TH FLOOR, SOUTH CENTRE WING, JK SAWANT MARG, DADAR WEST, MUMBAI - 400028
Phone: 40372424 Website: www.spcapital.in, E-mail : spcapitalin@gmail.com Script Code 530289

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2024

Sr. No.	Particulars	Quarter Ended	Quarter Ended	Quarter Ended	Nine Months Ended		Year Ended
		31-Dec-24 (Unaudited)	30-Sep-24 (Unaudited)	31-Dec-23 (Unaudited)	31-Dec-24 (Unaudited)	31-Dec-23 (Unaudited)	31-Mar-24 (Audited)
	CONTINUING OPERATION						
	Revenue from Operation						
(i)	Interest Income	109.54	143.13	82.33	345.57	193.37	246.30
(ii)	Dividend Income	21.48	11.37	2.52	35.06	6.32	8.80
(iii)	Other Operating Income	-	0	-	-	-	-
I	Total Revenue from Operation	131.01	154.50	84.85	380.62	199.69	255.10
II	Other Income	-	-	12.96	12.00	16.99	-
III	Total Income (II+I)	131.01	154.50	97.81	392.62	216.68	255.10
	Expenses						
(i)	Finance Costs	90.08	57.87	27.10	191.82	87.01	101.47
(ii)	Net Loss on Fair Value Changes	-	0	-	-	-	-
(iii)	Purchase of Stock-in-Trade	-	0	-	-	-	-
(iv)	Changes in Inventories of Finished Goods, Stock-in-Trade and Work-in-Progress	-	0	-	-	-	-
(v)	Employee Benefits Expenses	14.47	11.69	7.96	33.70	22.12	30.97
(vi)	Impairment of Financial Instruments (Expected Credit Loss)	-	0	-	-	-	-
(vii)	Depreciation and Amortization Expenses	-	0	-	-	-	-
(viii)	Other Expenses	17.25	12.68	39.06	46.21	55.10	48.90
IV	Total Expenses	121.78	82.25	74.12	271.73	164.24	181.34
V	Profit/(Loss) before Exceptional Items and Tax (III-IV)	9.23	72.25	23.69	120.89	52.44	73.76
VI	Exceptional Items	-	-	-	-	-	-
VII	Profit/(Loss) before Tax (V-VI)	9.23	72.25	23.69	120.89	52.44	73.76
VIII	Tax Expenses:						
(1)	Current Tax	2.00	15.00	10.52	27.00	18.00	20.00
(2)	Deferred Tax	-	-	-	-	-	-
(3)	Tax of earlier years	-	-	-	-	-	-
IX	Profit/(Loss) for the Period from Continuing Operations (VII-VIII)	7.23	57.25	13.17	93.89	34.44	56.37
X	Profit/(Loss) from Discontinued Operations	-	-	-	-	-	-
XI	Tax Expenses of Discontinued Operations	-	-	-	-	-	-
XII	Profit/(Loss) from Discontinued Operations (after tax) (X-XI)	-	-	-	-	-	-
XIII	Profit/(Loss) for the Period (IX+XII)	7.23	57.25	13.17	93.89	34.44	56.37
XIV	Other Comprehensive Income						
A (i)	Items that will be Reclassified to Profit or Loss	55.89	-	-	55.89	-	-
(ii)	Income Tax relating to Items that will be Reclassified to Profit or Loss	-11.62	-	-	-11.62	-	-
B (i)	Items that will not be Reclassified to Profit or Loss	-236.05	198.59	90.71	265.10	192.74	208.29
(ii)	Income Tax Relating to Items that will not be Reclassified to Profit or Loss	30.06	-29.28	-23.46	-55.14	-44.10	-35.73
XV	Total Comprehensive Income for the period (XIII+XIV) (Comprising Profit/(Loss))	-154.49	226.57	80.42	348.12	183.08	228.53
XVI	Paid-up Equity Share Capital (Face Value of Rs. 10/- each)						601.22
XVII	Other Equity as per Balance Sheet						652.81
XVIII	Earning per Equity Share (for Continuing Operation):						
(1)	Basic	0.12	0.95	0.22	1.56	0.57	0.94
(2)	Diluted	0.12	0.95	0.22	1.56	0.57	0.94
XIX	Earning per Equity Share (for Discontinued Operation):						
(1)	Basic	-	-	-	-	-	-
(2)	Diluted	-	-	-	-	-	-
XX	Earning per Equity Share (for Discontinued & Continuing Operations):						
(1)	Basic	0.12	0.95	0.22	1.56	0.57	0.94
(2)	Diluted	0.12	0.95	0.22	1.56	0.57	0.94

Notes:

- The above Financial Results for the quarter ended Dec 31, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors in its meeting held on 12th February 2025. The Statutory auditors of the Company had carried out audit of these results and the results are being published in accordance with regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The statement has been prepared in accordance with Companies (Indian Accounting Standards) Rules, 2015 (Ind AS), prescribed under section 133 of the Companies Act, 2013 and other recognised accounting practices and policies to the extent applicable.
- The Company is engaged primarily in the business of Financial Services and allied activities, accordingly there are no separate reportable segments dealing with Segment Reporting as per Ind AS 108. The Company's business is not subject to seasonal variation.
- The figure of previous year have been regrouped/rearranged wherever necessary.
- Provision for Gratuity and Leave encashment has been made on estimated basis

For S P Capital Financing Ltd

SURESH HANDE P JAIN
MANAGING DIRECTOR
DIN NO:00004402

PLACE: MUMBAI
DATE: 12/02/2025





JMT & associates

CHARTERED ACCOUNTANTS

301 & 305, A - Wing, Winsway Complex, Old Police Lane,
Opp. Andheri Rly. Stn., Andheri (East), Mumbai - 400 069
Tel : 81085 22577 • Email : jmtca301@gmail.com
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Independent Auditors' Limited Review Report on unaudited consolidated quarterly and year to date results of the Company

TO

THE BOARD OF DIRECTORS OF
S.P. CAPITAL FINANCING LIMITED

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of S.P. CAPITAL FINANCING LIMITED ("the Parent") and its Associate (the Parent and its Associate together referred to as "the Group"), and its share of the net profit after tax of its associate for the quarter ended December 31, 2024 and for the period from April 1, 2024 to December 31, 2024 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. Attention is drawn to the fact that the consolidated figures for the corresponding quarter ended and the corresponding period from April 1, 2024 to December, 2024 under equity method for Associates, as reported in these financial results have been approved by the Parent's Board of Directors, but have not been subjected to review.
2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent'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, 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. 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.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4 *Basis of Qualified Opinion:*

As stated in Note No. 5 to the Statements, the provision for Gratuity and Leave encashment has not been done as per actuarial valuation as required under Ind AS 19 "Employee Benefits"; the consequent impact of the same on profit and loss is not ascertainable. However, the Company has made the provision for gratuity and leave encashment on estimated basis.

5 The Statement includes the results of the following entities:

List of Associate

Pride Orchades Private Limited (45% Shareholding)

- 6 Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports, if any, of the branch auditors and other auditors referred to in paragraph 7 below, *except for the effects/possible effects of our observation stated in para 4 above*, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and



other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

- 7 We have not reviewed the financial statements of Pride Orchades Pvt Ltd, associates whose financial results of the entity included in the Group are accounted on equity method. In our opinion and according to the information and explanations given to us by the Management, the financial results of the Associates are *not material* to the Group.

Our opinion on the statement is not modified in respect of the above matters.



For JMT & Associates
Chartered Accountants
FRN No. 104167W


AMAR BAFNA
Partner
M. No. 048639

Place : Mumbai
Date : February 12, 2025

UDIN : 25048639BMHDFC7571

S.P. CAPITAL FINANCING LTD

CIN: L74140MH1983PLC029494

Regd Off : SSC, THE RUBY, 5TH FLOOR, SOUTH CENTRE WING, JK SAWANT MARG, DADAR WEST, MUMBAI - 400028

Phone: 40372424 Website: www.spcapital.in, E-mail : spcapitalfin@gmail.com Script Code 530289

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2024

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31-Dec-24 (Unaudited)	30-Sep-24 (Unaudited)	31-Dec-23 (Unaudited)	31-Dec-24 (Unaudited)	31-Dec-23 (Unaudited)	31-Mar-24 (Audited)
	CONTINUING OPERATION						
	Revenue from Operation						
(i)	Interest Income	109.54	143.13	82.33	345.57	193.37	248.30
(ii)	Dividend Income	21.48	11.37	2.52	35.06	6.32	8.80
(iii)	Other Operating Income	-	-	-	-	-	-
I	Total Revenue from Operation	131.01	154.50	84.85	380.62	199.69	255.10
II	Other Income	-	-	12.98	12.00	16.99	-
III	Total Income (I+II)	131.01	154.50	97.81	392.62	216.68	255.10
	Expenses						
(i)	Finance Costs	90.06	57.87	27.10	191.82	87.01	101.47
(ii)	Net Loss on Fair Value Changes	-	-	-	-	-	-
(iii)	Purchase of Stock-in-Trade	-	-	-	-	-	-
(iv)	Changes in Inventories of Finished Goods, Stock-in-Trade and Work -in-Progress	-	-	-	-	-	-
(v)	Employee Benefits Expenses	14.47	11.69	7.96	33.70	22.12	30.97
(vi)	Impairment of Financial Instruments (Expected Credit Loss)	-	-	-	-	-	-
(vii)	Depreciation and Amortization Expenses	-	-	-	-	-	-
(viii)	Other Expenses	17.25	12.69	39.06	46.21	55.10	48.90
IV	Total Expenses	121.79	82.25	74.12	271.74	164.24	181.34
V	Profit/(Loss) before Exceptional Items and Tax (III-IV)	9.23	72.25	23.69	120.89	52.44	73.76
VI	Exceptional Items	-	-	-	-	-	-
	Share of Profit/(Loss) from Associates (Equity Method)	0.40	0.12	0.40	0.55	0.19	0.15
VII	Profit/(Loss) before Tax (V-VI)	9.63	72.37	23.29	121.44	52.63	73.91
VIII	Tax Expenses:						
(1)	Current Tax	2.00	15.00	10.37	27.00	18.00	20.00
(2)	Deferred Tax	-	-	-	-	-	-
(3)	Tax of earlier years	-	-	-	-	-	2.61
IX	Profit/(Loss) for the Period from Continuing Operations (VII-VIII)	7.63	57.37	12.92	94.44	34.63	56.52
X	Profit/(Loss) from Discontinued Operations	-	-	-	-	-	-
XI	Tax Expenses of Discontinued Operations	-	-	-	-	-	-
XII	Profit/(Loss) from Discontinued Operations (after tax) (X-XI)	-	-	-	-	-	-
XIII	Profit/(Loss) for the Period (IX+XII)	7.63	57.37	12.92	94.44	34.63	56.52
XIV	Other Comprehensive Income						
A (i)	Items that will be Reclassified to Profit or Loss	55.89	-	-	55.89	-	-
(ii)	Income Tax relating to Items that will be Reclassified to Profit or Loss	-11.62	-	-	-11.62	-	-
B (i)	Items that will not be Reclassified to Profit or Loss	-236.05	198.59	90.71	265.10	192.74	208.29
(ii)	Income Tax Relating to Items that will not be Reclassified to Profit or Loss	30.06	-29.28	-23.80	-55.14	44.10	-35.73
XV	Total Comprehensive Income for the period (XIII+XIV) (Comprising Profit/(Loss))	-154.10	226.68	79.83	348.66	183.28	229.08
	Total Income for the period attributed to:						
	Owners of the Company	-154.10	-	79.83	348.66	183.28	-
	Non-Controlling Interest	-	-	-	-	-	-
XVI	Paid-up Equity Share Capital (Face Value of Rs. 10/- each)						601.22
XVII	Other Equity as per Balance Sheet						1,870.46
XVIII	Earning per Equity Share (for Continuing Operation):						
(1)	Basic	0.13	0.95	0.21	1.57	0.58	0.94
(2)	Diluted	0.13	0.95	0.21	1.57	0.58	0.94
XIX	Earning per Equity Share (for Discontinued Operation):						
(1)	Basic	-	-	-	-	-	-
(2)	Diluted	-	-	-	-	-	-
XX	Earning per Equity Share (for Discontinued & Continuing Operations):						
(1)	Basic	0.13	0.95	0.21	1.57	0.58	0.94
(2)	Diluted	0.13	0.95	0.21	1.57	0.58	0.94

Notes:

- The above Financial Results for the quarter ended Dec 31, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors in its meeting held on 12th February, 2024. The Statutory auditors of the Company had carried out limited review of these results and the results are being published in accordance with regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The statement has been prepared in accordance with Companies (Indian Accounting Standards) Rules, 2015 (Ind AS), prescribed under section 133 of the Companies Act, 2013 and other recognised accounting practices and policies to the extent applicable.
- The Company is engaged primarily in the business of Financial Services and allied activities, accordingly there are no separate reportable segments dealing with Segment Reporting as per Ind AS 108.
- The Company's business is not subject to seasonal variation.
- Provision for Gratuity and Leave Encashment has been provided on estimated basis.
- The figure of previous year/ quarter have been regrouped/rearranged wherever necessary.

For S P Capital Financing Ltd

SURESH CHAND P JAIN
MANAGING DIRECTOR
DIN: 00004402

PLACE: MUMBAI
DATE: 12/02/2025





S P CAPITAL

FINANCING LTD.

B. STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONAL PLACEMENT ETC - Not Applicable

C. FORMAT FOR DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES

S.No.	Particulars	in INR crore
1.	Loan/revolving facilities like cash credit from bank/financial institutions	
A	Total amount outstanding as on date	Nil
B	Of the total amount outstanding, amount of default as on date	Nil
2.	Unlisted debt securities i.e NCDs and NCRPS	
A	Total amount outstanding as on date	Nil
B	Of the total amount outstanding, amount of default as on dated	Nil
3.	Total financial indebtedness of the listed entity including short - term and long - term debt	Nil

D. FORMAT FOR DISCLOSURE OF RELATED PARTY TRANSACTIONS (applicable only for half - yearly filings i.e 2nd and 4th quarter) - Not applicable for quarter ended December 31, 2024

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 for quarter ended December 31, 2024