



D. C. DHAREWA & CO.
CHARTERED ACCOUNTANTS

Independent Auditors' Review Report on the Unaudited Standalone Financial Results of Sarvottam Finvest Limited for the Quarter and Half Year ended September 30, 2025

To
The Board of Directors of
Sarvottam Finvest Limited.

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of Sarvottam Finvest Limited (the 'Company') for the quarter and half year ended September 30, 2025 ("the Statement"). The Statement has been prepared by the Company pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time ("Listing Regulations"). We have initialed the Statement for identification purposes.
2. The Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors in their meeting held on 13.11.2025, 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"), notified under section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued there under 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 ("ICAI"). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the unaudited financial results are free of material misstatement. A review is limited primarily to enquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of the unaudited standalone financial results read with notes thereon, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards and other recognized accounting practices and policies generally accepted in India, has not disclosed the information required to be disclosed, in terms of the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended from time to time), including the manner in which it is to be disclosed, or that it contains any material misstatement.

For D.C.DHAREWA & CO
Chartered Accountants
Firm Registration No. 322617E

(D.C. Dharewa)

Proprietor

Membership No 053838

UDIN: 25053838 BMI FGM7696

Place:- Kolkata

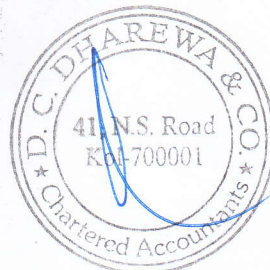
Date:-13.11.2025



SARVOTTAM FINVEST LIMITED

Regd. Off.: 3, Bentinck Street (2nd Floor), Kolkata - 700 001, Ph No:(033) 22100875, e-mail: sarvottamfinvest@gmail.com,Website: www.sarvottamfinvest.in
CIN: L65993WB1978PLC031793

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025							(Rs. In Lakhs)
Sl No	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		Reviewed	Reviewed	Audited	Reviewed	Reviewed	Audited
Part I							
1	Income						
	(a) Interest Income	43.88	31.91	33.37	75.79	64.43	121.73
	(b) Dividend Income	0.55	-	1.37	0.55	1.60	2.12
	(c) Sale of stock-in-trade	-	-	22.29	-	22.29	22.29
	(d) Net gain/(loss) on fair value changes	(5.37)	7.83	0.78	2.46	21.50	16.95
	(e) Gain on sale of Investments	1.33	0.52	-	1.85	-	-
	(f) Others	0.04	-	12.65	0.04	21.69	0.37
	Total Income	40.43	40.26	70.46	80.69	131.50	163.46
2	Expenses						
	(a) Finance Cost	-	-	0.77	-	1.65	-
	(b) Net Loss on fair value changes	-	-	-	-	-	2.81
	(c) Impairment on financial instruments	0.00	11.80	60.00	11.80	85.00	66.00
	(d) Purchase of investments (held for trading)	0.00	-	8.29	0.00	29.57	29.57
	(e) Changes in inventories of investments (held for trading)	3.64	(10.05)	10.69	(6.41)	(10.47)	11.62
	(f) Employee Benefits Expense	10.68	8.42	10.02	19.09	17.87	38.87
	(g) Depreciation and Amortisation Expenses	0.12	0.13	0.12	0.25	0.25	0.50
	(h) Contingent Provisions for standard assets	-	-	-	-	-	(0.10)
	(i) Other Expenditure	12.82	17.28	10.21	30.09	26.93	68.28
	Total Expenses	27.26	27.57	100.09	54.83	150.79	217.55
3	Profit/ (Loss) for the period before Tax (1-2)	13.17	12.69	(29.64)	25.86	(19.29)	(54.09)
4	Tax Expenses						
	(a) Current Tax	7.27	1.27	(7.62)	8.54	(5.02)	4.49
	(b) Deferred Tax	-	(4.09)	-	4.09	-	0.35
5	Net Profit/ (Loss) for the period after Tax (3-4)	5.90	15.52	(22.02)	13.23	(14.28)	(58.93)
6	Other Comprehensive Income						
	i) Items that will not be reclassified to profit and loss	-	-	-	-	-	-
	ii) Income Tax relating to item that will not be reclassified to profit and loss	-	-	-	-	-	-
	Other Comprehensive Income for the period	-	-	-	-	-	-
7	Total Comprehensive Income for the period (5+6)	5.90	15.52	(22.02)	13.23	(14.28)	(58.93)
8	Paid up Equity Share Capital (Face Value Rs. 10 Per Share)	750.00	750.00	750.00	750.00	750.00	750.00
9	Other Equity	-	-	-	-	-	1,720.70
10	Earnings per Share (EPS) (Basic & Diluted) (Rs.) (Not Annualised)	0.08	0.21	(0.29)	0.18	(0.19)	(0.79)



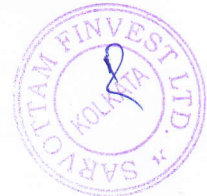
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Statement of Assets and Liabilities for the Half Year Ended September 30, 2025

(Rs. in Lakhs)

Particulars	As at	
	30.09.2025	31.03.2025
	Reviewed	Audited
ASSETS		
I Financial Assets		
Cash and cash equivalents	2.22	12.65
Receivables		
- Trade Receivables	61.26	107.83
Loans	2,290.34	2,207.50
Investments	100.08	81.90
Others	26.00	26.45
II Non-financial Assets		
Inventories		
Current Tax Assets (net)	41.74	35.34
Deferred tax Assets (Net)	7.90	7.01
Property, Plant and Equipment	-	3.16
	0.84	1.09
TOTAL ASSETS	2,530.37	2,482.93
LIABILITIES & EQUITY		
I Financial Liabilities		
Payables		
(I) Trade Payables		
(a) Total outstanding dues of micro enterprises and small enterprises	-	-
(b) Total outstanding dues of creditors other than micro enterprises and small enterprises	15.64	5.96
(II) Other Payables		
(a) Total outstanding dues of micro enterprises and small enterprises	-	-
(b) Total outstanding dues of creditors other than micro enterprises and small enterprises	-	0.24
Borrowings (Other than debt securities)	15.57	-
Other financial Liabilities	-	-
II Non-Financial Liabilities		
Provisions	14.30	5.79
Other Non-Financial Liabilities	-	0.25
Deferred Tax Liability (Net)	0.93	-
III EQUITY		
Equity Share capital	750.00	750.00
Other Equity	1,733.93	1,720.70
TOTAL LIABILITIES AND EQUITY	2,530.37	2,482.93



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STATEMENT OF CASH FLOW FOR THE HALF YEAR ENDED SEPTEMBER 30, 2025

(Rs in Lakhs)

Particular	As on 30.09.2025	As on 30.09.2024
	Reviewed	Reviewed
I CASH FLOW FROM OPERATING ACTIVITIES		
Profit/(Loss) before tax	25.86	(19.29)
Adjusted for:		
(a) Depreciation and amortisation expense	0.25	0.25
(b) Net gain /(loss) on fair value changes	(2.46)	(21.50)
(c) (Profit)/loss on sale of investments	(1.85)	-
	(4.06)	(21.25)
Operating profit before working capital changes	<u>21.80</u>	<u>(40.54)</u>
Adjustment for:		
(a) Inventories	(6.40)	(10.47)
(b) Loans	(82.84)	(185.72)
(c) Trade receivables	46.57	147.57
(d) Other current assets	(0.44)	(0.24)
(e) Trade Payables	9.19	0.36
(f) Other financial liabilities	-	1.60
	(33.92)	(46.90)
Cash generated from operations	<u>(12.12)</u>	<u>(87.44)</u>
Income tax paid (net)	-	-
Contingent provision on assets	(12.12)	(87.44)
II CASH FLOW FROM INVESTING ACTIVITIES		
(a) Purchase of Fixed Assets	-	-
(b) Purchase of Investments	(62.78)	(222.45)
(c) Sale of Investments	48.90	261.09
NET CASH FLOWS FROM INVESTING ACTIVITIES	<u>(13.88)</u>	<u>38.64</u>
III CASH FLOW FROM FINANCING ACTIVITIES		
(a) Loan Taken	15.57	5.90
NET CASH FROM FINANCING ACTIVITIES	<u>15.57</u>	<u>5.90</u>
NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS (I+II+III)	<u>(10.43)</u>	<u>(42.90)</u>
CASH AND CASH EQUIVALENTS - AT THE BEGINNING OF THE PERIOD	12.65	65.60
CASH AND CASH EQUIVALENTS - AT THE END OF THE PERIOD	<u>2.22</u>	<u>22.70</u>
Components of cash and cash equivalents		
Balance with Bank	0.18	22.13
Cheques on Hand	-	-
Cash on hand	2.04	0.57
Total Cash and Cash equivalents	<u>2.22</u>	<u>22.70</u>

NOTES:

- The above unaudited financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at their respective meetings held on November 13, 2025. The statutory auditors of the Company have limited review of the financial result for the quarter ended and half year ended September 30, 2025.
- The business of the Company falls within a single primary segment viz., 'Financing' and hence, the disclosure requirement of Ind AS 108 - 'Operating Segments' is not applicable.
- Details pursuant to RBI Master Direction - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 Reserve Bank of India (Transfer of Loan Exposures) Direction, 2021 dated September 24, 2021 are given below:
 - The company has neither acquired nor transferred any loans (not in default) through assignment during the quarter ended September 30, 2025.
 - The company has neither acquired nor transferred any stressed loan during the quarter ended September 30, 2025.
 - The company does not hold any Security Receipts (SRs) as at quarter ended September 30, 2025.
- Figures pertaining to the previous years/periods have been rearranged/regrouped, wherever considered necessary, to make them comparable with those of the current years/periods.

For Sarvottam Finvest Limited



Dilip

Dilip Kumar Gupta
Managing Director
(DIN: 01168576)

Place: Kolkata
Date: November 13, 2025

