

RADIANT FINANCIAL SERVICES LTD.

CIN : L65991WB1991PLC053192

Regd. Office : P-355, KEYATALA ROAD, KOLKATA - 700 029
Phone : (033) 2464 3717, (033) 4064 8252, Fax : 91 33 2464 5665
Visit us at : www.radiantfinancialservices.com
E-mail : rfsl@rediffmail.com

RFSL/009/2025

Date: 05/02/2025

To,
The Calcutta Stock Exchange Ltd.
Listing Department
7, Lyons Range
Kolkata - 700 001

Dear Sir(s),

Ref: CSE Scrip Code: 028163
Sub: Unaudited Financial Results for the Quarter and Nine months ended
31st December, 2024

In compliance with the requirements of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Unaudited Financial Results of the Company for the quarter and nine months ended 31st December, 2024 in the prescribed format.

The same has been taken on record by the Board of Directors of the Company in its Meeting held on 05th February, 2025.

Further, in compliance with the requirement of Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 we enclose a copy of "Limited Review Report" for the period ended 31st December, 2024 as submitted by the Statutory Auditor of the Company.

Kindly take note of the same on your records.

Thanking You,

Yours faithfully,
For Radiant Financial Services Ltd.
For RADIANT FINANCIAL SERVICES LTD.



Company Secretary

Minakshi Gupta
Company Secretary & Compliance Officer
Membership No: A36330

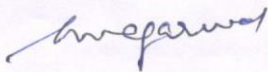
Enclosed: As stated above

INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS

TO THE BOARD OF DIRECTORS OF
RADIANT FINANCIAL SERVICES LIMITED

1. We have reviewed the accompanying statement of Standalone Unaudited Financial Results of **RADIANT FINANCIAL SERVICES LIMITED** for the quarter ended December 31, 2024, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015 as amended.
2. This 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 the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 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 in accordance with the Standard on Review Engagement (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). A review of interim financial reporting consists of making inquiries, primarily of the Company's personnel 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 specified under section 143(10) of the Companies Act, 2013 and thus provide less assurance than an audit. 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, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards and other accounting policies 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.

For H.R. AGARWAL & ASSOCIATES
Chartered Accountants
Firm Reg. No. : 323029E



CA HARI RAM AGARWAL
Partner
Membership No. 057625

UDIN : 25057625BMKTJP9015

Date: 05th February, 2025
Place: Kolkata



RADIANT FINANCIAL SERVICES LIMITED

Regd. Office: P-355, KEYATALA ROAD, KOLKATA - 700 029, CIN: L65991WB1991PLC053192
Phone No: 4064 8252, E-mail ID: rfs@rediffmail.com, Website: www.radiantfinancialservices.com

1) Statement of Unaudited Standalone Financial Results for the Quarter and Nine months ended 31 December 2024

(Rs in lakhs)

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)
Revenue from Operations						
a) Interest Income	11.90	12.95	11.25	37.71	33.07	44.46
b) Dividend Income	0.00	0.17	0.02	0.17	0.24	0.24
c) Sale of Stock-in-Trade	15.26	-	-	15.26	-	15.40
d) Other Income	0.00	54.38	0.04	54.38	0.04	0.04
I) Total Revenue from Operations	27.17	67.51	11.31	107.54	33.35	60.14
II) Total Income	27.17	67.51	11.31	107.54	33.35	60.14
Expenses						
a) Finance Cost	0.28	0.28	0.34	0.87	0.34	0.75
b) Purchase of Stock-in-Trade	9.84	5.20	-	15.04	-	14.70
c) Change in Inventories of Stock-in-Trade	5.78	(5.78)	-	-	-	-
d) Employees Benefits Expenses	8.04	7.42	8.45	23.15	22.25	29.58
e) Depreciation and Amortization Expenses	1.38	2.54	0.57	4.15	2.40	4.10
f) Other Expenses	6.22	3.87	4.45	15.21	13.78	22.12
III) Total Expenses	31.54	13.54	13.81	58.42	38.77	71.25
IV) Profit/(Loss) before tax (II-III)	(4.37)	53.97	(2.50)	49.11	(5.42)	(11.11)
Tax Expenses						
a) Current Tax						
- Current Year	-	-	-	-	-	3.60
- Earlier Year	-	(0.04)	-	(0.04)	-	(0.57)
b) Deferred Tax	(0.15)	0.15	-	-	-	(0.16)
V) Total Tax Expenses	(0.15)	0.10	-	(0.04)	-	2.87
VI) Profit/(Loss) for the period (IV-V)	-4.23	53.86	(2.50)	49.15	(5.42)	(13.98)
Other Comprehensive Income(OCI)						
(A) (i) Items that will not be reclassified to Profit & Loss						
- Remeasurement of Equity Instruments through OCI	329.60	-278.68	135.99	188.25	210.80	50.14
(ii) Income tax relating to these items	(73.59)	58.57	(34.23)	(47.38)	(53.06)	6.01
Subtotal (A)	256.01	(220.11)	101.76	140.87	157.74	56.15
(B) (i) Items that will be reclassified to Profit & Loss						
(ii) Income tax relating to these items	-	-	-	-	-	-
Subtotal (B)	-	-	-	-	-	-
VII) Other Comprehensive Income (A+B)	256.01	(220.11)	101.76	140.87	157.74	56.15
VIII) Total Comprehensive Income for the period (VI+VII)	251.78	(166.25)	99.26	190.02	152.32	42.17
IX) Paid up equity share capital (Face Value of Rs.10)	501.43	501.43	501.43	501.43	501.43	501.43
X) Other equity						892.76
XI) Earnings per equity share (face value of Rs.10/- each) #						
Basic & Diluted(Rs.)	0.15	1.08	-	0.099	-	(0.28)

Notes:

- The above financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') prescribed under section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time, and other accounting principles generally accepted in India.
- The above financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at its meeting held on 05th February 2025 and subjected to limited review by the statutory auditors of the Company.
- The figures for the quarter ended December 31,2024 represent balancing figures between year to date figures upto December 31, 2024 and the quarter ended June 30,2024 and September 30,2024 which were subjected to limited review by the Statutory auditors.
- There is no separate reportable segment as per Ind AS 108 on 'Operating Segments' in respect of the Company.
- Previous period/year figures have been regrouped/reclassified, wherever found necessary, to conform to current period/year classification

For H R AGARWAL & ASSOCAITES
Firm's Registration No. 323029E

[Signature]

Hari Ram Agarwal
Chartered Accountant
Partner
Membership No. 057625
Place: Kolkata
Date: 05th February 2025



For and on behalf of the Board of Directors
RADIANT FINANCIAL SERVICES LTD.

For Radiant Financial Services Ltd

[Signature]
Abhishek Kaya
(Managing Director) Director
DIN: 00195504



H. R. AGARWAL & ASSOCIATES
CHARTERED ACCOUNTANTS

219-C, Old China Bazar Street
1st Floor, Room No.B-6
KOLKATA - 700 001
Tele : (033) 2248-6561
e-mail : gk.sons@hotmail.com

Independent Auditor's Review Report on Quarterly and Year to Date Unaudited Consolidated Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

INDEPENDENT AUDITOR'S REPORT

**TO THE BOARD OF DIRECTORS OF
RADIANT FINANCIAL SERVICES LIMITED**

Report on the audit of the Consolidated Financial Results

Opinion

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of Radiant Financial Services Limited ("the Parent") and its associate (the Parent and its associate together referred to as "the Group") for the quarter ended December 31, 2024 (the "Statement") attached herewith, being submitted by the Parent pursuant to the requirements of Regulation 33 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
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.



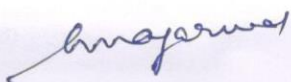
We also performed procedures in accordance with the Circular No. CIR/CFD/CMD/44/2019 dated March 29, 2019 issued by the SEBI under Regulation 33(8) of the Listing Regulations, to the extent applicable.

4. The Statement includes the results of the following Entities:

Sr. No.	Name of Entity	Relationship
1.	Radiant Financial Services Limited	Holding Company
2.	Kayan Investment & Trading Co. Pvt. Ltd.	Associate

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the other auditors referred to in paragraph 6 below, 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.
6. We did not review the interim financial results of the associate included in the consolidated unaudited financial results, whose interim financial results reflect total Net Loss after tax of Rs. 13.66 Lakhs for the quarter ended December 31, 2024 as considered in the consolidated unaudited financial results. These interim financial results have been reviewed by other auditors whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of an associate is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.

For H. R. AGARWAL & ASSOCIATES
Chartered Accountants
(Firm Registration No. 323029E)



(CA. Hari Ram Agarwal)
Partner
Membership No. 057625



UDIN: 25057625BMKTJQ5398
Place : Kolkata
Date : 05.02.2025

RADIANT FINANCIAL SERVICES LIMITED

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Phone No: 4064 8252, E-mail ID: rfs1@rediffmail.com, Website: www.radiantfinancialservices.com

1) Statement of Unaudited Consolidated Financial Results for the Quarter and Nine months ended 31st December 2024

(Rs in lakhs)

Particulars	Nine months ended						Year ended 31-Mar-24 (Audited)
	31-Dec-24 (Unaudited)	30-Sep-24 (Unaudited)	31-Dec-23 (Unaudited)	31-Dec-24 (Unaudited)	31-Dec-23 (Unaudited)	31-Mar-24 (Audited)	
Revenue from Operations							
a) Interest Income							
b) Dividend Income	11.90	12.95	11.25	37.72	33.07	44.46	
c) Sale of Stock-in-Trade	-	0.17	0.02	0.17	0.24	0.24	
d) Other Income	15.27	-	-	15.27	-	15.40	
I) Total Revenue from Operations	27.17	67.51	0.04	54.38	0.04	0.04	
II) Total Income	27.17	67.51	11.31	107.54	33.35	60.14	
Expenses							
a) Finance Cost							
b) Purchase of Stock-in-Trade	0.28	0.28	0.34	0.87	0.34	0.75	
c) Change in Inventories of Stock-in-Trade	9.84	5.20	-	15.04	-	14.70	
d) Employees Benefits Expenses	5.78	(5.78)	-	-	-	-	
e) Depreciation and Amortization Expenses	8.05	7.42	8.45	23.15	22.25	29.58	
f) Other Expenses	1.38	2.54	0.57	4.15	2.40	4.10	
III) Total Expenses	6.22	3.87	4.45	15.21	13.78	22.12	
IV) Profit/(Loss) before tax (II-III)	(4.37)	53.97	(2.50)	49.11	(5.42)	(11.11)	
Tax Expenses							
a) Current Tax							
- Current Year	-	-0.04	-	-	-	3.60	
- Earlier Year	-	0.15	-	(0.04)	-	(0.57)	
b) Deferred Tax	(0.15)	-	-	-	-	(0.16)	
V) Total Tax Expenses	(0.15)	0.10	-	(0.04)	-	2.87	
VI) Profit/(Loss) for the period (IV-V)	(4.23)	53.86	(2.50)	49.15	(5.42)	(13.98)	
VII) Share of Profit/Loss of Associates	(12.89)	6.88	(2.73)	(6.41)	(2.73)	1.37	
Profit/(Loss) for the year after (share of Profit/(Loss) of Associates)	(17.12)	60.75	-	42.74	-	(15.35)	
Other Comprehensive Income(OCI)							
(A) (i) Items that will not be reclassified to Profit & Loss							
- Remeasurement of Equity Instruments through OCI	329.60	-278.68	135.99	188.25	210.80	50.14	
(ii) Income tax relating to these items	(73.59)	58.57	(34.23)	(47.38)	(53.06)	6.01	
Subtotal (A)	256.01	(220.11)	101.76	140.87	157.74	56.15	
Share of other Comprehensive Income of Associates	(0.01)	4.81	-	4.80	-	4.00	
Subtotal(A)	256.00	(215.30)	101.76	145.67	157.74	60.15	
(B) (i) Items that will be reclassified to Profit & Loss	-	-	-	-	-	-	
(ii) Income tax relating to these items	-	-	-	-	-	-	
Subtotal (B)	-	-	-	-	-	-	
VIII) Other Comprehensive Income (A+B)	256.00	(215.30)	101.76	145.67	157.74	60.15	
IX) Total Comprehensive Income for the period (VII+VIII)	238.87	(154.55)	96.53	188.41	149.59	±0.80	
X) Paid up equity share capital (Face Value of Rs.10)	501.43	501.43	501.43	501.43	501.43	501.43	
XI) Other equity						852.02	
XII) Earnings per equity share (face value of Rs.10/- each) # Basic & Diluted(Rs.)	0.15	1.08	-	0.099	-	(0.28)	

Notes:

- The above financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') prescribed under section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time, and other accounting principles generally accepted in India.



- 2) The above financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at its meeting held on 05th February 2025 and subjected to limited review by the statutory auditors of the Company.
- 3) The figures for the quarter ended December 31,2024 represent balancing figures between year to date figures upto December 31,2024 and the quarter ended June 30,2024 and September 30,2024 which were subjected to limited review by the Statutory auditors.
- 4) There is no separate reportable segment as per Ind AS 108 on 'Operating Segments' in respect of the Company.
- 5) Previous period/year figures have been regrouped/reclassified, wherever found necessary, to conform to current period/year classification

For H R AGARWAL & ASSOCIATES
Firm's Registration No. 323029E

For and on behalf of the Board of Directors
RADIANT FINANCIAL SERVICES LTD.
For Radiant Financial Services Ltd

H. Ram Agarwal
Hari Ram Agarwal
Chartered Accountant
Partner
Membership No. 057625
Place: Kolkata
Date: 05th February 2025



Abhishek Kayan
Abhishek Kayan
(Managing Director)
DIN: 00195504

	2023	2024	2025	2026	2027	2028
Profit/(Loss) before tax (D-I)	6,357	31,77	4,227	49,11	12,22	1,17
Less: Provision for Current Tax						
Less: Deferred Tax	(1,13)					
Total Tax Expense	(1,13)					
Profit/(Loss) for the period	5,224	31,77	4,227	49,11	12,22	1,17
Share of Profit/(Loss) of Associate	(17,12)	4,88	1,778	1,77	2,22	1,17
Profit/(Loss) for the year attributable to Associates						
Profit/(Loss) for the year attributable to Radiant Financial Services Ltd	3,512	26,89	2,449	47,34	10,00	0,00
Less: Income tax relating to these items	(73,39)	1,17	1,13	1,13	1,13	1,13
Share of other Comprehensive Income of Associates	(0,07)	4,88	4,88	4,88	4,88	4,88
Share of other Comprehensive Income of Associates	226,90	1,13	1,13	1,13	1,13	1,13
Other Comprehensive Income (A-III)	226,90	1,13	1,13	1,13	1,13	1,13
Total Comprehensive Income for the period (VII+VIII)	3,786	32,99	3,589	53,45	11,13	1,17
Paid Dividend - Share Capital (Face Value of Rs.10)	10,00	10,00	10,00	10,00	10,00	10,00
Dividend Payable						
Dividend Paid						
Dividend Income						
Dividend Expense						
Dividend Income						
Dividend Expense						

