

***Kamini Finance and Investment  
Company Limited***

CIN : L65929AS1986PLC002518

Regd. Off. : Room No. 5, 1st Floor  
H.M. Market, T.R. Phookan Road  
Guwahati - 781 001, Assam  
Corp. Off. : 4, Synagogue Street  
Room No. : 405, 4th Floor  
Kolkata - 700 001, W.B., India

November 11, 2024

To,  
Metropolitan Stock Exchange of India Limited  
Vibgyor Towers, 4<sup>th</sup> Floor,  
Plot No. C 62, G Block,  
Opp Trident Hotel,  
BandraKurla Complex, Bandra(E)  
Mumbai-400098

**Sub: Outcome of the Board Meeting held on 11<sup>th</sup> November, 2024**

**SCRIP CODE/ SYMBOL: KAMINI**

Dear Sir,

Pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a copy of the Un-audited Standalone Financial Results along with Statement of Assets & Liabilities and Cash flow statement for the quarter and half year ended 30<sup>th</sup> September, 2024,

Further issued the Limited review report with an unmodified opinion on the Standalone Unaudited financial result of the Company for the quarter and half year ended 30<sup>th</sup> September, 2024.

Please take note that the meeting of the Board of Directors of the Company commenced at 03:00 P.M. and concluded at 04:00 P.M. on 11.11.2024.

You are requested to kindly take a note of the above.

Thanking you,

**For Kamini Finance & Investment Co. Limited**

KAMINI FINANCE & INVESTMENT CO. LTD.



**Chand Ratan Modi**

Director

Director

DIN: 00343685

**S. MANDAL & CO.**  
CHARTERED ACCOUNTANTS

29D , SEVEN TANKS LANE  
DUM DUM JN.  
KOLKATA -700 030  
Phone : 2556-6768  
2546-3269  
Fax : (033) 2546-3269  
E-Mail : S\_mondal\_co@yahoo.co.in

**Independent Auditor's Review Report on the Quarterly and Year to Date 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  
KAMINI FINANCE AND INVESTMENT COMPANY LTD

5 GORKEY TERRACE, 2<sup>ND</sup> FLOOR  
KOLKATA 700017

1. We have reviewed the accompanying statement of unaudited quarterly financial results of KAMINI FINANCE AND INVESTMENT COMPANY LTD ( the "company") for the quarter ended 30th Sep, 2024 being submitted by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations an Disclosure Requirements) Regulations, 2015 , as amended. This Statement is the responsibility of the Company's Management and has been approved by the Board of directors. Our responsibility is to issue a report on the statement based on review.
2. The preparation of the Statement 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 read with Rule 3 of Companies (Indian Accounting Standards) Rules, 2015 and the Circular, which is the responsibility of the Company's management and approved by the Board of Directors. 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 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 the Standards on Auditing specified under section 143(10) of the Act, 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. We have not perform an audit and, accordingly, we do not express an audit opinion.

*S. Mandal*  
11.11.2024

4. Based on our review conducted and procedures performed as stated in paragraph 3 above and nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the applicable Indian Accounting Standard (IndAS ), prescribed under Section 133 of the Companies Act, and other recognized accounting practices and policies thereon generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements 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 it contains any material misstatement .

5. The Unaudited financial results of the company include a net loss after tax of Rs. 3.25 lacs for the quarter ended 30th Sep, 2024 as considered in the unaudited financial results.

For **S. Mandal & Co.**  
Chartered Accountants  
FRN :- 314188E



H.C. Dey  
Partner  
Membership. No : 050190  
UDIN: 24050190 BkBJJx7828  
Place : Kolkata  
Date: 11<sup>th</sup> November, 2024



**KAMINI FINANCE AND INVESTMENT COMPANY LTD**  
CIN: L65929AS1986PLC002518

**Statement of Unaudited Financial Results for the Quarter and Half Year ended 30th September, 2024**

₹ in Lakhs

Particulars	3 months ended 30.09.2024	Corresponding 3 months ended 30.09.2023	Preceding 3 months ended 30.06.2024	Half-Year ended 30.09.2024	Corresponding Half-Year ended 30.09.2023	Year ended 31.03.2024
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>1. Revenue from operations</b>	-	-	-	-	-	10.01
<b>2. Other Income</b>	-	-	-	-	9.99	10.88
<b>3. Total Revenue</b>	-	-	-	-	9.99	20.89
<b>4. Expenses</b>						
a) Purchases of stock-in-trade	-	-	-	-	-	-
b) Changes in inventories of finished goods, work-in-progress and stock-in-trade	-	-	-	-	-	-
c) Employee benefits expense	2.43	2.10	1.82	4.25	3.49	7.28
d) Depreciation and amortization expense	-	-	-	-	-	-
e) Other Expenses	0.82	0.54	1.97	2.79	2.80	44.78
f) Finance cost	-	-	-	-	-	3.75
g) Impairment on Financial Instruments (Net)	-	-	-	-	-	(1.24)
<b>Total Expenses</b>	<b>3.25</b>	<b>2.64</b>	<b>3.79</b>	<b>7.04</b>	<b>6.29</b>	<b>54.57</b>
<b>5. Profit / (Loss) from ordinary activities before tax (3-4)</b>	<b>(3.25)</b>	<b>(2.64)</b>	<b>(3.79)</b>	<b>(7.04)</b>	<b>3.70</b>	<b>(33.68)</b>
<b>6. Tax expense</b>						
a) Current tax	-	-	-	-	-	-
b) Deferred tax	-	-	-	-	-	-
c) Income Tax for earlier years	-	-	-	-	-	-
<b>9. Net profit / (loss) for the period after tax (5-6)</b>	<b>(3.25)</b>	<b>(2.64)</b>	<b>(3.79)</b>	<b>(7.04)</b>	<b>3.70</b>	<b>(33.68)</b>
<b>10. Other Comprehensive Income/(Expense)</b>						
A)(i) Items that will not be reclassified to Statement of Profit & Loss	-	0.02	-	-	(38.24)	(0.27)
(ii) Income tax relating to items that will not be reclassified to Statement of Profit & Loss	-	(0.01)	-	-	9.93	0.07
B)(i) Items that will be reclassified to Statement of Profit & Loss	-	-	-	-	-	-
(ii) Income tax relating to items that will be reclassified to Statement of Profit & Loss	-	-	-	-	-	-
<b>Total Other Comprehensive Income for the period (net of tax)</b>		<b>0.01</b>			<b>(28.31)</b>	<b>(0.20)</b>
<b>Total Comprehensive Income/(Expense) for the period (9+11)</b>	<b>(3.25)</b>	<b>(2.63)</b>	<b>(3.79)</b>	<b>(7.04)</b>	<b>(24.61)</b>	<b>(33.88)</b>
<b>10. Paid-up equity share capital</b>	<b>1,200.17</b>	<b>1,200.17</b>	<b>1,200.17</b>	<b>1,200.17</b>	<b>1,200.17</b>	<b>1,200.17</b>
<b>Earnings Per equity share of Rs.10/- each</b>						
<b>Basic and Diluted (not annualised in Rs.)</b>	<b>(0.03)</b>	<b>(0.02)</b>	<b>0.03</b>	<b>(0.06)</b>	<b>0.03</b>	<b>(0.28)</b>

1) These results have been prepared in accordance with the Indian Accounting Standards (referred to as 'Ind AS') 34 - Interim Financial Reporting prescribed under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules as amended from time to time.

2.) The above results for the quarter and half year ended 30th September, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meeting held on 11th Day of November, 2024 and the same was subjected to "Limited Review" by the Statutory Auditors of the Company, as required under Regulation 33 of SEBI (Listing Obligations and Disclosures requirements) Regulations, 2015, as amended.

3.) 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.

4.) The figures of the previous periods (quarter/year) have been regrouped/ rearranged/reclassified/ wherever considered necessary to make them comparable with those of the current period.

UDIN: 24050190BKBJX7828  
Place: Kolkata  
Date: 11th November, 2024

S. MANDAL  
Alexy  
11.11.2024

By Order of the Board  
KAMINI FINANCE & INVESTMENT CO. LTD.

Chand Ratan Modi  
Director (DIN 00343685)

**KAMINI FINANCE AND INVESTMENT COMPANY LIMITED**

CIN NO - L65929AS1986PLC002518

**Statement of Assets and Liabilities as on 30th Sept, 2024**

(Rs. in lakhs)

Particulars	As at 30th September, 2024	As at 31st March, 2024
<b>ASSETS</b>		
<b>(1) Financial Assets</b>		
(a) Cash and Cash Equivalents	2.35	2.40
(b) Bank Balance other than (a) above	-	-
(c) Derivative Financial Instruments	-	-
(d) Receivables		
(I) Trade Receivables	-	-
(II) Other Receivables	-	-
(e) Loans	-	-
(f) Investments	15.90	15.90
(g) Other Financial Assets	436.18	436.18
	-	-
<b>(2) Non-Financial Assets</b>		
(a) Inventories	471.21	471.21
(b) Deferred Tax Assets (Net)	-	-
(c) Property, Plant and Equipment	4.16	4.16
(d) Capital Work-in-Progress	15.14	15.14
(e) Other Intangible Assets	-	-
(f) Other Non-Financial Assets	-	-
	962.94	978.41
<b>TOTAL ASSETS</b>	<b>1,907.87</b>	<b>1,923.40</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>A) NONCURRENT LIABILITIES</b>		
<b>(1) Financial Liabilities</b>		
(a) Derivative Financial Instruments	-	-
(b) Payables		
(i) Trade Payables	5.68	5.80
(ii) Total outstanding dues of micro enterprises and small enterprises	-	-
(iii) Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(c) Debt Securities	-	-
(d) Borrowings (Other than Debt Securities)	1,209.30	1,217.18
(e) Subordinated Liabilities	-	-
(f) Other Financial Liabilities	157.66	157.66
<b>(2) Non-Financial Liabilities</b>		
(a) Provisions	6.00	6.00
(b) Deferred Tax Liabilities (Net)	-	-
(c) Other Non-Financial Liabilities	111.28	111.77
<b>(3) Equity</b>		
(a) Equity Share Capital	1,200.17	1,200.17
(b) Other Equity	(782.22)	(775.18)
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1,907.87</b>	<b>1,923.40</b>

**By Order of the Board**

KAMINI FINANCE & INVESTMENT CO. LTD.

*Chand Ratan Modi*

**Chand Ratan Modi**  
Director (DIN 00343685)

Director

Place: Kolkata

Date: 11th November, 2024



Kamini Finance & Investment Company Limited CIN L65929AS1986PLC002518 CASH FLOW STATEMENT FOR THE HALF-YEAR ENDED AS ON 30th SEPTEMBER 2024		
Particulars	For the Half Year Ended as on 30th September 2024	
	Rs.	Rs.
<b>A. Cash flow from operating activities</b>		
Net Profit / (Loss) before extraordinary items and tax		(7.04)
<u>Adjustments for:</u>		
Provision against Standard Assets		-
Operating profit / (loss) before working capital changes		(7.04)
<u>Changes in working capital:</u>		
<u>Adjustments for (increase) / decrease in operating assets:</u>		
Inventories	14.49	
Short term loans & Advances	-	
Trade Receivables and Other Assets	-	
<u>Adjustments for increase / (decrease) in operating liabilities:</u>		
Trade payables	(0.61)	
Other liabilities	-	
Provisions	-	
		13.88
<b>Net Cash from Operating activities</b>		<b>6.84</b>
Income Tax	-	
Taxation for earlier years	-	
<b>Net Cash from/(used in) operating activities activities</b>		<b>6.84</b>
<b>B. Cash Flow from Investment activities</b>		
Purchase of Investment	-	
(Increase) / Decrease in Investments		-
<b>Net Cash (used in) Investing activities</b>		<b>-</b>
<b>C. Net Cash from financing activities</b>		
(Increase)/decrease in Long Term Loans & Advances		-
Long Term Borrowings		(6.89)
<b>Net Cash (used in) financing activities</b>		<b>(6.89)</b>
<b>Net increase / (decrease) in Cash and cash equivalents (A+B+C)</b>		<b>(0.05)</b>
Cash and cash equivalents at the beginning of the period		2.40
<b>Cash and cash equivalents at the end of the period</b>		<b>2.35</b>

**For and on behalf of the Board of  
Directors**

KAMINI FINANCE & INVESTMENT CO. LTD.



**Chand Ratan Modi**  
**Director (DIN 00343685)**

Director

Place : Kolkata

Date: 11th November, 2024

