

**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

**Date: May 28, 2022**

**To**

**The Metropolitan Stock Exchange of India Ltd. (MSEI)**

Vibgyor Towers, 4th Floor,  
Plot No C 62, G-Block,  
Opp. Trident Hotel,  
Bandra Kurla Complex,  
Bandra (E), Mumbai-400098, India.

**SCRIP CODE: KAMINI**

**Sub: Audited Results for the Financial Year Ended 31<sup>st</sup> March, 2022**

Dear Madam/ Sir,

This is to inform you that pursuant to Regulation 30 and 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015, the Board of Directors of the Company at its Meeting held on today i.e., Saturday, the 28<sup>th</sup> of May, 2022 have approved and taken on record the Audited Financial Results for the 4<sup>th</sup> Quarter and year ended 31<sup>st</sup> March, 2022.

Attached herewith following pursuant to Regulation 33(3)(d) of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015:

1. Audited Financial Results for the 4<sup>th</sup> Quarter ended and year ended 31<sup>st</sup> March, 2022 along with the statement of Assets and Liabilities and Cash Flow Statement at the year ended 31<sup>st</sup> March, 2022.
2. The Auditors' Report on Financial Result and
3. Declaration on unmodified opinion of Auditor on Financial Results.

The meeting of the Board of Directors commenced at 12:00 PM and concluded at 02:45 PM

This is for your information and for the information of members of your exchange.

Kindly notify the same on record and acknowledge the receipt.

Thanking you.

Yours faithfully,

**For Kamini Finance and Investment Company 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  
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E-Mail : S\_mandal\_co@yahoo.co.in

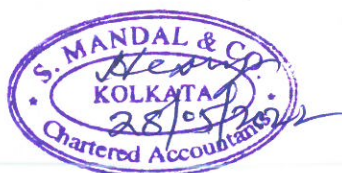
**Auditors Report on Quarterly Financial Results and Year to Date Results of the Company pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirement) Regulation, 2015**

To  
The Board of Directors  
KAMINI FINANCE AND INVESTMENT COMPANY LTD  
4, SYNAGOGUE STREET, ROOM NO: 405, 4<sup>TH</sup> FLOOR,  
KOLKATA 700001  
WEST BENGAL

We have audited the quarterly financial results of KAMINI FINANCE AND INVESTMENT COMPANY LTD. (the "company") for the quarter ended 31<sup>st</sup> March 2022 and the year to date results for the period 01 April 2021 to 31<sup>st</sup> March 2022 attached herewith being submitted by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

These quarterly financial results as well as the year to date financial results have been prepared on the basis of the interim financial statements, which are the responsibility of the company's management. Our responsibility is to express an opinion on these financial results based on our audit of such interim financial statements, which have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard for interim Financial Reporting (AS 25/Ind AS 34), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued there under as applicable and other accounting principles generally accepted in India.

We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement(s). An audit includes examining on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.



In our opinion and to the best of our information and according to the explanations given to us these financial results as well as the year to date results:

- (i) are presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations 2015 in this regard ; and
- (ii) give a true and fair view of the Net Profit and other financial information for the quarter ended 31<sup>st</sup> March 2022 as well as the year to date results for the period from 1<sup>st</sup> April 2021 to 31<sup>st</sup> March 2022.

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



H .C .Dey  
Partner  
Membership Number : 050190

Date : 28th day of May 2022  
UDIN: 22050190AJUBAF4738





STATEMENT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2022

(Rupees in lakhs except EPS data)

S.N O.	PARTICULARS	STANDALONE FINANCIAL RESULTS				
		Quarter Ended		31.03.2021	Year Ended	
		31.03.2022	31.12.2021		31.03.2022	31.03.2021
		Audited	Unaudited	Audited	Audited	Audited
1	Revenue from Operations	37.98	-	6.48	37.98	6.48
2	Other Income	7.81	0.08	-	8.03	0.67
3	<b>Total Revenue (1+2)</b>	<b>45.79</b>	<b>0.08</b>	<b>6.48</b>	<b>46.01</b>	<b>7.15</b>
4	<b>Expenses</b>					
	(a) Purchase of stock	-	-	-	-	-
	(b) Change in Inventories of finished goods, work in progress and stock in trade	-	-	-	-	-
	(c) Employee benefits expenses	1.49	1.13	1.29	5.20	5.16
	(d) Administrative and other expenses	1.53	0.63	3.16	4.36	3.70
	(e) Finance Costs	3.75	-	3.75	3.75	3.75
	(f) Impairment on Financial Instruments (Net)	3.20	-	(0.01)	3.20	(0.01)
	<b>Total Expenses</b>	<b>9.97</b>	<b>1.76</b>	<b>8.19</b>	<b>16.51</b>	<b>12.60</b>
5	<b>Profit before exceptional items and tax (3-4)</b>	<b>35.82</b>	<b>(1.68)</b>	<b>(1.71)</b>	<b>29.49</b>	<b>(5.45)</b>
6	Exceptional Items	-	-	-	-	-
7	<b>Profit before tax (5-6)</b>	<b>35.82</b>	<b>(1.68)</b>	<b>(1.71)</b>	<b>29.49</b>	<b>(5.45)</b>
8	<b>Tax Expenses</b>					
	- Current tax	6.00	-	-	6.00	-
	- Deferred tax	-	-	-	-	-
	- Income tax for earlier years	-	-	-	6.66	-
9	<b>Profit After Tax (7-8)</b>	<b>29.82</b>	<b>(1.68)</b>	<b>(1.71)</b>	<b>16.83</b>	<b>(5.45)</b>
10	<b>Other Comprehensive Income/(Expense)</b>					
	A)(i) Items that will not be reclassified to Statement of Profit & Loss	(12.33)	(3.84)	7.29	23.77	(9.93)
	(ii) Income tax relating to items that will not be reclassified to Statement of Profit & Loss	3.20	1.00	(1.90)	(6.18)	2.88
	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	-	-	-	-	-
11	<b>Total Other Comprehensive Income for the period (net of tax)</b>	<b>(9.13)</b>	<b>(2.84)</b>	<b>5.39</b>	<b>17.59</b>	<b>(7.35)</b>
12	<b>Total Comprehensive Income/(Expense) for the period (9+11)</b>	<b>20.69</b>	<b>(4.52)</b>	<b>3.69</b>	<b>34.42</b>	<b>(12.80)</b>
13	<b>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>
14	<b>Earnings Per equity share of Rs.10/- each</b>	<b>0.17</b>	<b>(0.01)</b>	<b>0.03</b>	<b>0.29</b>	<b>(0.11)</b>
	<b>Basic and Diluted (not annualised in Rs.)</b>					

Notes
1) These results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time.
2) The above results for the quarter ended 31st March, 2022 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meeting held on 28th May, 2022.
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 Company has considered the possible effects that may result from COVID-19 in the preparation of these standalone financial results. In assessing the recoverability of financial and non-financial assets, the Company has considered internal and external information including the economic forecasts available, and based on such information and assessment, the Company expects to recover the carrying amount of these assets. The impact of the pandemic may differ from that estimated as at the date of approval of these financial results, and such changes, if any, will be prospectively recognised. Further, the extent to which the COVID-19 pandemic will impact the Company's future activities and financial results will depend on future developments which are highly uncertain, and as such no impact thereof, if any required, could be taken in these financial results.
5) The figures for the quarter ended March 31, 2022 and the corresponding quarter ended in the previous year are the balancing figures between audited figures of the full financial year and published unaudited year to date figures up to the third quarter of the current and previous financial year respectively, which were subjected to limited review.
6) The figures of the previous quarter / period / year have been regrouped / restated, wherever considered necessary.

For and on behalf of the Board of Directors

*Chand Ratan Modi*


Place of Signature : Kolkata  
Date: 28th May 2022

Chand Ratan Modi  
Director  
DIN - 00343685



# KAMINI FINANCE AND INVESTMENT COMPANY LIMITED

## Statement of Assets and Liabilities

Sr. No.	Particulars	As at 31st March, 2022 (Audited)	As at 31st March, 2021 (Audited)
<b>A EQUITY AND LIABILITIES</b>			
<b>(1) Shareholder's Funds</b>			
	(a) Share Capital	1,200.17	1,200.17
	(b) Reserves and Surplus	(745.83)	(762.67)
		454.34	437.50
<b>(2) Non - Current Liabilities</b>			
	(a) Long Term Borrowngs	1,657.32	1,627.56
	(b) Long Term Provisions	-	-
		1,657.32	1,627.56
<b>(3) Current Liabilities</b>			
	(a) Trade Payables	8.11	13.61
	(b) Other Current Liabilities	488.62	487.51
	(c) Short-Term Provisions	0.00	0.00
		496.73	501.12
	<b>TOTAL EQUITY AND LIABILITIES</b>	<b>2,608.38</b>	<b>2,566.18</b>
<b>B ASSETS</b>			
<b>(1) Non-Current Assets</b>			
	(a) Non-Current Investments	481.09	480.94
	(b) Long Term Loans and Advances	529.63	1,573.83
		1,010.72	2,054.77
<b>(2) Current Assets</b>			
	(a) Inventories	471.21	471.21
	(b) Cash and Bank Balances	7.51	1.06
	(c) Short - Term Loans and Advances	1,118.94	39.14
		1,597.66	511.41
	<b>TOTAL ASSETS</b>	<b>2,608.38</b>	<b>2,566.18</b>
<p>FOR KAMINI FINANCE AND INVESTMENT COMPANY LTD</p> <div style="display: flex; justify-content: space-between; align-items: flex-end;"> <div style="width: 45%;"> <p>Place: Kolkata Date: 28 th May 2022</p> </div> <div style="width: 45%; text-align: center;">   <p><b>Chand Ratan Modi</b> Director 00343685</p> </div> </div>			

KAMINI FINANCE AND INVESTMENT COMPANY LIMITED

CASH FLOW STATEMENT FOR THE YEAR ENDED AS ON 31ST MARCH, 2022

Particulars	For the year ended 31st March, 2022		For the year ended 31st March, 2021	
	Rs.	Rs.	Rs.	Rs.
<b>A. Cash flow from operating activities</b>				
Net Profit / (Loss) before extraordinary items and tax		16.84		(5.18)
<i>Adjustments for:</i>				
Provision against Standard Assets		-		-
Operating profit / (loss) before working capital changes		16.84		(5.18)
<i>Changes in working capital:</i>				
<i>Adjustments for (increase) / decrease in operating assets:</i>				
Inventories	-		0.02	
Trade Receivables	-		-	
Short Term Loans & Advances	(1,079.80)		4.33	
<i>Adjustments for increase / (decrease) in operating liabilities:</i>				
Trade payables	(5.50)		4.87	
Other current liabilities	1.11		(48.86)	
Provisions	-	(1,084.19)	-	(39.64)
<b>Net Cash from Operating activities</b>		<b>(1,067.35)</b>		<b>(44.82)</b>
Income Tax	-		-	
Taxation for earlier years	0.00	<b>(0.00)</b>	0.00	<b>(0.00)</b>
<b>Net Cash from/(used in) operating activities activities</b>		<b>(1,067.35)</b>		<b>(44.82)</b>
<b>Cash Flow from Investment activities</b>				
Purchase of Investment		(0.15)		(19.11)
<b>Net Cash (used in) Investing activities</b>		<b>(0.15)</b>		<b>(19.11)</b>
<b>Net Cash from financing activities</b>				
(Increase)/decrease in Long Term Loans & Advances given		1,044.20		2.64
Long Term Borrowings		29.76		61.44
<b>Net Cash (used in) financing activities</b>		<b>1,073.96</b>		<b>64.08</b>
<b>Net increase / (decrease) in Cash and cash equivalents (A+B+C)</b>		<b>6.46</b>		<b>0.15</b>
Cash and cash equivalents at the beginning of the year		1.06		0.91
<b>Cash and cash equivalents at the end of the year</b>		<b>7.52</b>		<b>1.06</b>

For and on behalf of the Board of Directors



**Chand Ratan Modi**  
Director  
00343685

Date : 28th May 2022  
Place : Kolkata



**Kamini Finance and Investment  
Company Limited**

CIN : L65929AS1986PLC002518

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To  
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Plot No C 62, G-Block,  
Opp. Trident Hotel,  
BandraKurla Complex,  
Bandra (E), Mumbai-400098, India.

Date: 28/05/2022

**SCRIP CODE: KAMINI**

Sub: **Declaration in respect of Auditors Report with Unmodified Opinion.**

Ref: **Regulation 33 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015**

Dear Madam/ Sir,

We hereby declare that the Statutory Auditors of the Company, S. Mandal & Co., Chartered Accountants (Registration No.: 314188E), Kolkata, have issued the Audit Report with Unmodified Opinion in respect of the Audited Financial Results for the year ended on 31<sup>st</sup> March, 2022.

Kindly take the information on record.

Thanking you,

Yours faithfully,

**For Kamini Finance and Investment Company Limited**  
KAMINI FINANCE & INVESTMENT CO. LTD.

  
Director

**Chand Ratan Modi**  
Managing Director  
DIN: 00343685