

***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 12, 2025

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

205(A), 2<sup>nd</sup> Floor,  
Piramal Agastya Corporate Park,  
LBS Road, Kurla (West), Mumbai-400070

**Scrip Code / Symbol: KIFCL**

Dear Sir / Madam,

**Sub: Outcome of the Board Meeting pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (" Listing Regulations")**

With reference to the captioned subject, please be informed that the Board of Directors at its meeting held today i.e., November 12, 2025, had inter alia, considered and approved the Unaudited Standalone Financial Results of the Company for the quarter and half year ended September 30, 2025 pursuant to Regulation 33 of the Listing Regulations, which have been duly reviewed and recommended by the Audit Committee.

The Unaudited Standalone Financial Results of the Company for the quarter and half year ended September 30, 2025 along with the Limited Review Report issued by M/s. S. Mandal & Co., Chartered Accountants, Statutory Auditors are enclosed herewith and will also be made available on the website of the Company <https://kficl.com/>.

The Board meeting commenced at 01:00 p.m. and concluded at 1:30 p.m.

Please take the same on record.

Thanking you,

Yours faithfully,

**For Kamini Finance and Investment Company Limited**



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



**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**

**REGISTERED ADDRESS:**  
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, 2025 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.

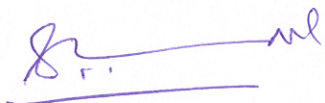




4. Based on our review conducted and procedures performed as stated in paragraph 3 above and nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the applicable Indian Accounting Standard (IndAS ), prescribed under Section 133 of the 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. 2.40 lacs for the quarter ended 30th Sep, 2025 as considered in the unaudited financial results.

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



S.L. Mandal  
Partner  
Membership No : 051834  
UDIN: 25051834 BPVABS 6462  
Place : Kolkata  
Date: 12<sup>th</sup> November, 2025



KAMINI FINANCE AND INVESTMENT COMPANY LTD CIN: L65929AS1986PLC002518						
Statement of Unaudited Financial Results for the Quarter and Half Year ended 30th September, 2025						
	₹ in Lakhs					
Particulars	3 months ended 30.09.2025	Corresponding 3 months ended 30.09.2024	Preceding 3 months ended 30.06.2025	Half-Year ended 30.09.2025	Corresponding Half-Year ended 30.09.2024	Year ended 31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Revenue from operations	-	-	-	-	-	-
2. Other Income	-	-	-	-	-	1.76
3. Total Revenue	-	-	-	-	-	1.76
4. Expenses						
a) Purchases of stock-in- trade	-	-	-	-	-	-
b) Changes in inventories of finished goods, work-in-progress and stock-in-trade	-	-	-	-	-	-
c) Employee benefits expense	2.14	2.43	3.23	5.37	4.25	9.88
d) Depreciation and amortization expense	-	-	-	-	-	-
e) Administrative and Other Expenses	0.26	0.82	3.26	3.52	2.79	5.20
f) Finance cost	-	-	-	-	-	3.47
g) Impairment on Financial Instruments (Net)	-	-	-	-	-	-
Total Expenses	2.40	3.25	6.49	8.89	7.04	18.55
5. Profit / (Loss) before exceptional items and tax (3-4)	(2.40)	(3.25)	(6.49)	(8.89)	(7.04)	(16.79)
6) Exceptional Items						-
7) Profit before tax (5-6)						
8. Tax expense						
a) Current tax	-	-	-	-	-	-
b) Deferred tax	-	-	-	-	-	-
c) Income Tax for earlier years	-	-	-	-	-	-
9. Profit after tax (5-6)	(2.40)	(3.25)	(6.49)	(8.89)	(7.04)	(16.79)
10. Other Comprehensive Income/(Expense)						
A)(i) Items that will not be reclassified to Statement of Profit & Loss	-	-	-	-	-	-
(ii) Income tax relating to items that will not be reclassified to Statement of Profit & Loss	-	-	-	-	-	-
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	-	-	-	-	-	-
Total Other Comprehensive Income for the period (net of tax)	-	-	-	-	-	-
Total Comprehensive Income/(Expense) for the period (9+11)	(2.40)	(3.25)	(6.49)	(8.89)	(7.04)	(16.79)
10. Paid-up equity share capital	1,200.17	1,200.17	1,200.17	1,200.17	1,200.17	1,200.17
Earnings Per equity share of Rs.10/- each						
Basic and Diluted (not annualised in Rs.)	(0.02)	(0.03)	0.03	(0.07)	(0.06)	(0.14)

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, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meeting held on 12th Day of November, 2025 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: 25051834BPUABS6462  
Place: Kolkata  
Date: 12th November, 2025



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

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



## KAMINI FINANCE AND INVESTMENT COMPANY LIMITED

CIN NO - L65929AS1986PLC002518

## Statement of Assets and Liabilities as on 30th Sept, 2025

(Rs. in lakhs)

	Particulars	As at 30th September, 2025	As at 31st March, 2025
	<b>ASSETS</b>		
(1)	<b>Financial Assets</b>		
(a)	Cash and Cash Equivalents	0.71	0.69
(b)	Bank Balance other than (a) above	-	-
(c)	Derivative Financial Instruments	-	-
(d)	Receivables		
(I)	Trade Receivables	-	-
(II)	Other Receivables	-	-
(e)	Loans	15.90	15.90
(f)	Investments	436.18	436.18
(g)	Other Financial Assets	-	-
(2)	<b>Non-Financial Assets</b>		
(a)	Inventories	471.21	471.21
(b)	Deferred Tax Assets (Net)	4.16	4.16
(c)	Property, Plant and Equipment	15.14	15.14
(d)	Capital Work-in-Progress		
(e)	Other Intangible Assets		
(f)	Other Non-Financial Assets	926.34	988.39
	<b>TOTAL ASSETS</b>	<b>1,869.63</b>	<b>1,931.67</b>
	<b>LIABILITIES AND EQUITY</b>		
	<b>LIABILITIES</b>		
A)	<b>NONCURRENT LIABILITIES</b>		
(1)	<b>Financial Liabilities</b>		
(a)	Derivative Financial Instruments	-	-
(b)	Payables		
(I)	Trade Payables	3.91	6.54
(i)	Total outstanding dues of micro enterprises and small enterprises	-	-
(ii)	Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(c)	Debt Securities	-	-
(d)	Borrowings (Other than Debt Securities)	1,296.10	1,326.30
(e)	Subordinated Liabilities	-	-
(f)	Other Financial Liabilities	160.77	160.77
(2)	<b>Non-Financial Liabilities</b>		
(a)	Provisions	6.00	6.00
(b)	Deferred Tax Liabilities (Net)	-	-
(c)	Other Non-Financial Liabilities	3.56	23.87
(3)	<b>Equity</b>		
(a)	Equity Share Capital	1,200.17	1,200.17
(b)	Other Equity	(800.86)	(791.98)
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1,869.63</b>	<b>1,931.67</b>

By Order of the Board

KAMINI FINANCE &amp; INVESTMENT CO. LTD.

Chand Ratan Modi  
Director (DIN 00343685)

Director

Place: Kolkata

Date: 12th November, 2025



<b>Kamini Finance &amp; Investment Company Limited</b> <b>CIN L65929AS1986PLC002518</b> <b>CASH FLOW STATEMENT FOR THE HALF-YEAR ENDED AS ON 30th SEPTEMBER 2024</b>		
Particulars	For the Half Year Ended as on 30th September 2025	
	Rs.	Rs.
<b>A. Cash flow from operating activities</b>		
Net Profit / (Loss) before extraordinary items and tax		(8.89)
<u>Adjustments for:</u>		
Provision against Standard Assets		-
Operating profit / (loss) before working capital changes		(8.89)
<u>Changes in working capital:</u>		
<u>Adjustments for (increase) / decrease in operating assets:</u>		
Inventories	-	
Short term loans & Advances	-	
Trade Receivables and Other Assets	62.05	
<u>Adjustments for increase / (decrease) in operating liabilities:</u>		
Trade payables	-	
Other liabilities	(22.95)	
Provisions	-	
		39.10
<b>Net Cash from Operating activities</b>		<b>30.22</b>
Income Tax	-	
Taxation for earlier years	-	-
<b>Net Cash from/(used in) operating activities activities</b>		<b>30.22</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		(30.20)
<b>Net Cash (used in) financing activities</b>		<b>(30.20)</b>
<b>Net increase / (decrease) in Cash and cash equivalents (A+B+C)</b>		<b>0.02</b>
Cash and cash equivalents at the beginning of the period		0.70
<b>Cash and cash equivalents at the end of the period</b>		<b>0.71</b>

For and on behalf of the Board of Directors

Place : Kolkata  
Date: 12th November, 2025

KAMINI FINANCE & INVESTMENT CO. LTD.

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

