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.
205(A), 2nd Floor,
Piramal Agastya Corporate Park,
LBS Road, Kurla (West), Mumbai-400070
Scrip Code / Symbol: KAMINI

Dear Sir / Madam,

Sub: Disclosure on Related Party Transactions for the half-year ended September 30, 2025

Pursuant to Regulation 23(9) of the SEBI (LODR) Regulations, 2015, please find enclosed herewith disclosure of Related Party Transactions for the period ended September 30, 2025.

We request you to take the same on record.

Thanking You,

Yours faithfully,

For Kamini Finance and Investment Company Ltd

Chand Ratan Modi

Kamini Finance & Investments Company Limited
Kolkata

Chand Ratan Modi
Managing Director
DIN: 00343685

Encl. As Above

Disclosure of Related Party Transactions for the half year ended September 30, 2025

											Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.							
Sl. No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction (*see Note 5*)	Value of the related party transaction as approved by the audit committee (*see Note 6a*)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (*see Note 1*)		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness loan/ issuance of debt/ any other etc.)	Cost (*see Note 7*)	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end- usage)
1	Kamini Finance and Investment Co. Ltd.		Aquarius Commercial Pvt Ltd		Interest Of Relatives	Loan	0	0	54500	54500	NA	NA	NA	NA	NA	NA	NA	NA
2	Kamini Finance and Investment Co. Ltd.		North Eastern Publishing and Advertising Company Ltd		Common Directorship & Promoter Group	Sundry Expense	0	0	11798	11798	NA	NA	NA	NA	NA	NA	NA	NA
3	Kamini Finance and Investment Co. Ltd.		Citystar Infrastructures Limited		Interest Of Relatives	Interest on Loan	0	0	1192986	1192986	NA	NA	NA	NA	NA	NA	NA	NA
4	Kamini Finance and Investment Co. Ltd.		Citystar Infrastructures Limited		Interest Of Relatives	Loan	0	0	6179000	6179000	NA	NA	NA	NA	NA	NA	NA	NA
6	Kamini Finance and Investment Co. Ltd.		Sagittarius Commercial Pvt Ltd		Interest Of Relatives	Loan Given	0	0	54500	54500	NA	NA	NA	NA	NA	NA	NA	NA
7	Kamini Finance and Investment Co. Ltd.		Isha Pansari		KMP	Remuneration	750000	428568	53571	53571	NA	NA	NA	NA	NA	NA	NA	NA

Kamini Finance & Investments Company Limited ★ Kolkata

Notes:-

1. The details in this format are required to be provided for all transactions undertaken during the reporting period. However, opening and closing balances, including commitments, to be disclosed for existing related party transactions even if there is no new related party transaction during the reporting period.

2. Where a transaction is undertaken between members of the consolidated entity (between the listed entity and its subsidiary or between subsidiaries), it may be reported once.

3. Listed banks shall not be required to provide the disclosures with respect to related party transactions involving loans, inter-corporate deposits, advances or investments made or given by the listed banks.

4. For companies with financial year ending March 31, this information has to be provided for six months ended September 30 and six months ended March 31. Companies with financial years ending in other months, the six months period shall apply accordingly

5. Each type of related party transaction (for e.g. sale of goods/services, purchase of goods/services or whether it involves a loan, inter-corporate deposit, advance or investment) with a single party shall be disclosed separately and there should be no clubbing or netting of transactions of same type. However, transactions with the same counterparty of the same type may be aggregated for the reporting period. For instance, sale transactions with the same party may be aggregated for the reporting period and purchase transactions may also be disclosed in a similar manner. There should be no netting off for sale and purchase transactions. Similarly, loans advanced to and received from the same counterparty should be disclosed separately, without any netting off.

6. In case of a multi-year related party transaction:

a. The aggregate value of such related party transaction as approved by the audit committee shall be disclosed in the column "Value of the related party transaction as approved by the audit committee".

b. The value of the related party transaction undertaken in the reporting period shall be reported in the column "Value of related party transaction during the reporting period".

7. "Cost" refers to the cost of borrowed funds for the listed entity.

8. PAN will not be displayed on the website of the Stock Exchange(s).

9. Transactions such as acceptance of fixed deposits by banks/NBFCs, undertaken with related parties, at the terms uniformly applicable /offered to all shareholders/ public shall also be reported.

For Kamini Finance and Investment Company Ltd

Chand Ratan Modi

Kamini Finance & Investments Company Limited
Kolkata

Chand Ratan Modi
Managing Director
DIN: 00343685