

**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

To,  
The Metropolitan Stock Exchange of India Ltd. (MSEI)  
Listing Department  
205(A), 2<sup>nd</sup> floor,  
Piramal Agastya Corporate Park,  
Kamani Junction,  
LBS Road, Kurla (west)  
Mumbai-400070.

Date: 16.05.2025

Scrip Code/ Symbol: KAMINI

Sub: Outcome of Board Meeting Held on 16<sup>th</sup> May 2025

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 of **KAMINI FINANCE AND INVESTMENT COMPANY LIMITED** ("the Company") at its Meeting held on today i.e., Friday, the 16<sup>th</sup> May, 2025 have approved and taken on record the following matters.

**I. Audited Financial Results for the quarter and Financial Year Ended 31<sup>st</sup> March, 2025**

Pursuant to Regulation 33(3) (d) of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015, Board have approved and taken on record the Audited Financial Results for the 4<sup>th</sup> Quarter and Financial year ended 31<sup>st</sup> March, 2025. Following are attached as **annexure**:

1. Audited Financial Results for the 4<sup>th</sup> Quarter ended and Financial year ended 31<sup>st</sup> March, 2025 along with the Statement of Assets and Liabilities and Cash Flow Statement for the Financial year ended 31<sup>st</sup> March, 2025.
2. The Auditors' Report on Financial Result and
3. Declaration on unmodified opinion of Auditor on Financial Results.

**II. Appointment of Secretarial Auditor of the Company from the F.Y.- 2025-2026 till the F.Y.- 2029-2030.**

Pursuant to Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), we wish to inform that pursuant to the recommendation of the Audit Committee, the Board of Directors of the company has considered and approved the following matters, inter-alia:

- Appointment of **M/s. Mankani & Associates**, Practicing Company Secretaries, as Secretarial Auditor of the Company in terms of Section 204 of the Companies Act, 2013 read with Rule 8 of the Companies (Meetings of Board and its powers) Rules, 2014 for undertaking the Secretarial Audit of the Company from the Financial Year 2025-26 till F.Y.-2029-30. [As per Securities and Exchange Board of India (Listing

KAMINI FINANCE & INVESTMENT CO. LTD.



Director

Obligations and Disclosure Requirements) (Third Amendment) Regulations, 2024 dated December 12, 2024];(As per SEBI Circular No.: SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024); (Details with respect to Regulation 30 read with Schedule III of the Listing Regulations, SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 and SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 is enclosed in **Annexure.**)

**III. Appointment of Internal Auditor of the Company for the F.Y.- 2025-2026.**

Pursuant to Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), we wish to inform that pursuant to the recommendation of the Audit Committee, the Board of Directors of the company has considered and approved the following matters, inter-alia:

- Appointment of **M/s. Gaurav Manoj & Co.**, Practicing Chartered Accountants (Firm Registration No. 332885E), as Internal Auditor of the Company in terms of Section 138 of the Companies Act, 2013 for undertaking the Internal Audit of the Company for Financial Year 2025-26. (Details with respect to Regulation 30 read with Schedule III of the Listing Regulations, SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 and SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 is enclosed in **Annexure.**)

Please note that the meeting of Board of directors commenced at 11:00 A.M. and concluded at 11:55 A.M. A.M. on 16<sup>th</sup> May, 2025.

We request you to kindly take the same on records.

Thanking you.

**For Kamini Finance & Investment Co. Ltd.**  
KAMINI FINANCE & INVESTMENT CO. LTD.



**Chand Ratan Modi**  
Director  
DIN: 00343685

Director

Enclosed: Annexures



# **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

## **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) Regulations, 2015**

To

The Board of Directors

KAMINI FINANCE AND INVESTMENT COMPANY LTD

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

KOLKATA 700017

We have audited the standalone quarterly financial results of KAMINI FINANCE AND INVESTMENT COMPANY LTD. (the "company") for the quarter ended 31<sup>st</sup> March 2025 and the year to date results for the period 01 April 2024 to 31<sup>st</sup> March 2025 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.

  
S. MANDAL & CO.  
CHARTERED ACCOUNTANTS

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 loss and other financial information for the quarter ended 31<sup>st</sup> March 2025 as well as the year to date results for the period from 1<sup>st</sup> April 2024 to 31<sup>st</sup> March 2025.

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



H.C. Dey

Partner

M.No. : 050190

UDIN: 25050190BM00KM9413



Date 16<sup>th</sup> May, 2025

Place : Kolkata



**KAMINI FINANCE & INVESTMENT COMPANY LIMITED**  
CIN NO. L65929AS1986PLC002518

**STATEMENT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025**

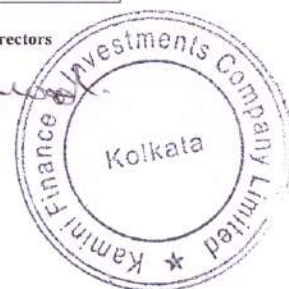
(Rupees in lakhs except EPS data)

S.NO.	PARTICULARS	STANDALONE FINANCIAL RESULTS				
		Quarter Ended		Year Ended		
		31.03.2025	31.12.2024	31.03.2024	31.03.2025	31.03.2024
		Audited	Unaudited	Audited	Audited	Audited
1	Revenue from Operations	-	-	0.02	-	10.01
2	Other Income	1.76	-	10.88	1.76	10.88
3	<b>Total Revenue (1+2)</b>	<b>1.76</b>	<b>-</b>	<b>10.90</b>	<b>1.76</b>	<b>20.89</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	3.43	2.43	1.97	9.88	7.28
	(d) Administrative and other expenses	1.16	0.82	41.83	5.20	44.78
	(e) Finance Costs	3.47	-	3.75	3.47	3.75
	(f) Impairment on Financial Instruments (Net)	-	-	(1.24)	-	(1.24)
	<b>Total Expenses</b>	<b>8.06</b>	<b>3.25</b>	<b>46.31</b>	<b>18.55</b>	<b>54.57</b>
5	<b>Profit before exceptional items and tax (3-4)</b>	<b>(6.30)</b>	<b>(3.25)</b>	<b>(35.41)</b>	<b>(16.79)</b>	<b>(33.68)</b>
6	Exceptional Items	-	-	-	-	-
7	<b>Profit before tax (5-6)</b>	<b>(6.30)</b>	<b>(3.25)</b>	<b>(35.41)</b>	<b>(16.79)</b>	<b>(33.68)</b>
8	<b>Tax Expenses</b>					
	- Current tax	-	-	-	-	-
	- Deferred tax	-	-	-	-	-
	- Income tax for earlier years	-	-	-	-	-
9	<b>Profit After Tax (7-8)</b>	<b>(6.30)</b>	<b>(3.25)</b>	<b>(35.41)</b>	<b>(16.79)</b>	<b>(33.68)</b>
10	<b>Other Comprehensive Income/(Expense)</b>					
	A)(i) Items that will not be reclassified to Statement of Profit & Loss	-	-	-	-	(0.27)
	(ii) Income tax relating to items that will not be reclassified to Statement of Profit & Loss	-	-	-	-	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	-	-	-	-	-
11	<b>Total Other Comprehensive Income for the period (net of tax)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(0.20)</b>
12	<b>Total Comprehensive Income/(Expense) for the period (9+11)</b>	<b>(6.30)</b>	<b>(3.25)</b>	<b>(35.41)</b>	<b>(16.79)</b>	<b>(33.88)</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>(0.05)</b>	<b>(0.03)</b>	<b>(0.30)</b>	<b>(0.14)</b>	<b>(0.28)</b>
	<b>Basic and Diluted (not annualised in Rs.)</b>					
<b>Notes:</b>						
1)	In terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, this Statement of Financial Results for the quarter and year ended March 31, 2025 of (the "Company") has been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on May 16th, 2025.					
2)	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.					
3)	The Standalone Financial Results of the Company have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards ("IndAS") as prescribed under section 133 of the Companies Act 2013 and, as amended, read with relevant rules there under and in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended and SEBI Circular No. CIR/CFD/CMD1/44/2019 dated March 29, 2019.					
4)	The figures for the quarter ended March 31, 2025 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.					
5)	The figures of the previous quarter / period / year have been regrouped / restated, wherever considered necessary.					

For and on behalf of Board of Directors

UDIN : **25050190BM00KM49413**  
Place of Signature : Kolkata  
Date: 16th May 2025

Chand Ratan Modi  
Director  
DIN - 00343685



**KAMINI FINANCE AND INVESTMENT COMPANY LIMITED**

CIN NO - L65929AS1986PLC002518  
Balance Sheet as at March 31, 2025

(Rs. in lakhs))

Particulars	As at 31st March, 2025	As at 31st March, 2024
<b>ASSETS</b>		
<b>(1) Financial Assets</b>		
(a) Cash and Cash Equivalents	0.7	2
(b) Bank Balance other than (a) above	-	-
(c) Derivative Financial Instruments	-	-
(d) Receivables	-	-
(I) Trade Receivables	-	-
(II) Other Receivables	-	-
(e) Loans	16	16
(f) Investments	436	436
(g) Other Financial Assets	-	-
<b>(2) Non-Financial Assets</b>		
(a) Inventories	471	471
(b) Deferred Tax Assets (Net)	4	4
(c) Property, Plant and Equipment	15	15
(d) Capital Work-in-Progress	-	-
(e) Other Intangible Assets	-	-
(f) Other Non-Financial Assets	988	978
<b>TOTAL ASSETS</b>	<b>1,932</b>	<b>1,923</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	7	6
(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)	1326	1,217
(e) Subordinated Liabilities	-	-
(f) Other Financial Liabilities	161	158
<b>(2) Non-Financial Liabilities</b>		
(a) Provisions	6	6
(b) Deferred Tax Liabilities (Net)	-	-
(c) Other Non-Financial Liabilities	24	112
<b>(3) Equity</b>		
(a) Equity Share Capital	1200	1,200
(b) Other Equity	(791.98)	(775.18)
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>1,932</b>	<b>1,923</b>

For and on behalf of Board of Directors

Kolkata

Place : Kolkata  
Date: 16th May, 2025

Chand Ratan Modi  
Director  
DIN - 00343685





(Rs. in lakhs))

	Year ended 31st March, 2025	Year ended 31st March, 2024
<b>A. Cash Flow from Operating Activities</b>		
<b>Profit Before Tax</b>	(17)	(34)
Adjustments for :		
Net unrealised fair value (gain) / loss		
Interest on Income Tax Refund		
Liabilities No Longer Required written back		
Impairment on Financial Instruments	-	(1)
Depreciation, Amortisation and Impairment Expense	-	-
Taxation for earlier years	-	3
Net gain on derecognition of financial instruments under amortised cost category	-	-
<b>Operating profit before working capital changes</b>	<b>(17)</b>	<b>(32)</b>
<b>Changes in Working Capital</b>		
Adjustments for :		
(Increase) / Decrease in Trade Receivables and Others assets	(10)	(76)
(Increase) / Decrease in Loans Assets	-	496
Increase / (Decrease) in Trade Payables and Others Liabilities	(84)	(226)
Increase/ (Decrease) in Other Bank Balances		
<b>Cash Generated / (used) in operations</b>	<b>(111)</b>	<b>162</b>
Direct Taxes Paid (net of refund)	-	-
<b>Net Cash (Used in) / Generated from Operating Activities</b>	<b>(111)</b>	<b>162</b>
<b>B. Cash Flow from Investing Activities</b>		
Purchase of Property, Plant and Equipment, and Intangible Assets		
Proceeds from Sale of Property, Plant and Equipment	-	-
(Increase) / Decrease in Investments (Other than Subsidiaries)	-	37
(Increase) / Decrease of Investments in Subsidiaries	-	-
<b>Net Cash (Used in) / Generated from Investing Activities</b>	<b>-</b>	<b>37</b>
<b>C. Cash Flow from Financing Activities</b>		
Proceeds from issuance of Debt securities (including subordinated debt securities) (net)	-	-
Increase / (Decrease) in Working Capital facilities (net)		
Increase / (Decrease) in Other Borrowings (net)	109	(205)
Dividend Paid (including Corporate Dividend Tax)		
Corporate Dividend Tax Paid		
<b>Net Cash (Used in) / Generated from Financing Activities</b>	<b>109</b>	<b>(205)</b>
<b>Net Increase / (Decrease) in Cash and Cash Equivalents</b>	<b>(2)</b>	<b>(5)</b>
<b>Cash &amp; Cash Equivalents at the beginning of the year</b>	<b>2</b>	<b>7</b>
<b>Cash and Cash Equivalents at the end of the year (refer Note No. 2)</b>	<b>1</b>	<b>2</b>

(Rs. in lakhs))

Components of cash and cash equivalents:	Year ended 31st March, 2025	Year ended 31st March, 2024
<b>Cash and cash equivalents at the end of the year</b>		
(a) Cash on hand	0.3	1
(b) Balances with Banks - in Current Account	0.4	1
(c) Fixed Deposits with original maturity period less than three months	-	-
(d) Balances in ATM	-	-
(e) Cheques on Hand	-	-
	<b>1</b>	<b>2</b>

For and on behalf of Board of Directors

Chand Ratan Modi  
Director  
DIN - 00343685

Place : Kolkata  
Date: 16th May 2025



## ANNEXURE

Details with respect to Regulation 30 read with Schedule III of the Listing Regulations, SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023; SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024

Appointment of M/s. Mankani & Associates, Practicing Company Secretaries as  
Secretarial Auditor of the Company:-

Sr. No	Particulars	Details
1	Name of Secretarial Auditor	M/s. Mankani & Associates
2	Reason for Change viz appointment, Resignation, removal, death or otherwise	Appointment of Secretarial Auditor
3	Date of Appointment	May, 16 <sup>th</sup> , 2025
4	Brief Profile	M/s. Mankani & Associates (Proprietor – Priya Mankani) is an Associate member of Institute of Company Secretaries of India (ICSI). She is a B. Com Graduate. She has more than 10 years' experience in the field of Company Law, Capital Market, SEBI Compliances & NBFC Compliances and MCA Compliances. She has handled compliances of Listed Company & NBFC. She is also a peer review member of ICSI. Membership No: 34744 COP No: 17947
5	Disclosure of relationship between directors (in case of appointment of a director)	Not Applicable

KAMINI FINANCE & INVESTMENT CO. LTD.

  
Director



### Annexure

Details with respect to Regulation 30 read with Schedule III of the Listing Regulations, SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023; SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024.

#### Appointment of M/s. Gaurav Manoj & Co. Chartered Accountants, as Internal Auditor of the Company:-

Sr. No	Particulars	Details
1	Name of Internal Auditor & FRN	M/s. Gaurav Manoj & Co., Chartered Accountants (Firm Registration No. 332885E)
2	Reason for Change viz appointment, Resignation, removal, death or otherwise	Appointment of Internal Auditor
3	Date of Appointment	May 16 <sup>th</sup> , 2025
4	Brief Profile	<p>M/s. Gaurav Manoj &amp; Co., have Chartered Accountants, Tax Consultants, Information System Audit, Project and Finance Consultants. With a highly experienced team of professionals, We provide comprehensive solutions in the entire range of assurance, taxation, compliance, regulatory and business advisory services. We believe in delivering value added services to our clients with enthusiasm and "out of the box" thinking which stems from the blend of young, experienced, and dynamic team members. Diligence is assured by cumulative years of firm's experience and vision which is captured by pre-empting client's needs. We have established our presence in field of Internal Audits, Process Audit, Governance Audits, Taxation, Customs, Foreign Trade, Business and Corporate Legal.</p> <p>(Firm Registration No. 332885E)</p>
5	Disclosure of relationship between directors (in case of appointment of a director)	Not Applicable

KAMINI FINANCE & INVESTMENT CO. LTD.



Director

***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

To,  
The Metropolitan Stock Exchange of India Ltd. (MSEI)  
Listing Department  
205(A), 2nd floor,  
Piramal Agastya Corporate Park,  
Kamani Junction,  
LBS Road, Kurla (west)  
Mumbai-400070

Date: 16/05/2025

**SCRIP CODE/ SYMBOL: 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, 2025.

Kindly take the information on record.

Thanking you,

Yours faithfully,

**For Kamini Finance and Investment Company Ltd.**

KAMINI FINANCE & INVESTMENT CO. LTD.



Director

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