

**KUMBHAT FINANCIAL SERVICES LIMITED**

(CIN: L65991TN1993PLC024433)

Regd. Off.: No. 144, N.S.C. Bose Road, Sowcarpet, Chennai – 600 079.  
Corp. Off.: 5<sup>th</sup> Floor, Kumbhat Complex, No. 29, Rattan Bazaar, Chennai – 600 003.  
Tel: +91 95660 99991 / 95000 21161  
Email ID: raju@kumbhatco.in

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**The Manager,  
Bombay Stock Exchange Limited,  
25<sup>th</sup> Floor, P.J. Towers,  
Dalal Street,  
MUMBAI – 400 001.**

Dear Sir,

**Sub: Submission of Audited Financial Results for the year ended September 30, 2017.**

With reference to above, enclosed please find attached unaudited financial results of the Company for the year quarter ended September 30, 2017.

Please acknowledge the receipt and do the needful.

Thanking you,

Yours faithfully,  
For KUMBHAT FINANCIAL SERVICES LIMITED

(SHANTI KUMBHAT)  
Managing Director  
DIN: 02720773  
No. 5B, Parasu Street,  
Kilpauk,  
CHENNAI – 600 010.





**RAJU & DAFTARY**  
**CHARTERED ACCOUNTANTS**  
Crescent Court,  
No.963/108 Poonamalle High Road,  
3<sup>rd</sup> Floor, Egmore, Chennai – 600084

The Board of Directors  
Kumbhat Financial Services Limited  
29, Rattan Bazaar, Kumbhat Complex  
Chennai – 600 003

#### LIMITED REVIEW REPORT

We have reviewed the accompanying statement of unaudited financial results of Kumbhat Financial Services Limited Chennai for the quarter ended 30<sup>th</sup> September 2017 being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016. 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 these financial statements based on our review.

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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with the applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016, including the manner in which it is to be disclosed, or that it contains any material misstatement.

*For Raju & Daftary*  
ICAI Firm Registration No.015535S  
Chartered Accountants  
For **RAJU AND DAFTARY**  
Chartered Accountants (FRN015535S)  
*Sumit Daftary*  
Partner  
Membership No 237510.

Place : Chennai  
Date : 27/10/2017

Partner

| General information about company  |                                    |    |                          |
|--|------------------------------------|----|--------------------------|
| Scrip code   | 526869                             |    |                          |
| NSE Symbol   |                                    |    |                          |
| MSEI Symbol  |                                    |    |                          |
| ISIN   | INE795E01019                       |    |                          |
| Name of company  | KUMBHAT FINANCIAL SERVICES LIMITED |    |                          |
| Result Type  | Main Format                        |    |                          |
| Class of security  | Equity                             |    |                          |
| Date of start of financial year  | 01                                 | 04 | 2017                     |
| Date of end of financial year  | 31                                 | 03 | 2018                     |
| Date of board meeting when results were approved   | 10                                 | 10 | 2017                     |
| Date on which prior intimation of the meeting for considering financial results was informed to the exchange |                                    |    |                          |
| Description of presentation currency   | INR                                |    |                          |
| Level of rounding used in financial results  | Actual                             |    |                          |
| Reporting Quarter  | Half yearly                        |    |                          |
| Nature of report standalone or consolidated  | Standalone                         |    |                          |
| Whether results are audited or unaudited   | Unaudited                          |    | For Current Quarter Only |
| Segment Reporting  | Single segment                     |    |                          |
| Description of single segment  | NON BANKING FINANCIAL INSTITUTION  |    |                          |
| Start time of board meeting  |                                    |    | HH:MM                    |
| End time of board meeting  |                                    |    | HH:MM                    |

**Financial Results – Other than Bank**

| Particulars |   | 3 months/ 6 months ended<br>(dd-mm-yyyy) | Year to date figures for current<br>period ended (dd-<br>mm-yyyy) |
|-------------|---|--|---|
| A           | Date of start of reporting period   | 01-07-2017                               | 01-01-2017  |
| B           | Date of end of reporting period   | 30-09-2017                               | 30-09-2017  |
| C           | Whether results are audited or unaudited  | Unaudited                                | Unaudited   |
| D           | Nature of report standalone or consolidated   | Standalone                               | Standalone  |
| Part I      | <small>(Blue color marked fields are non-mandatory. Consolidated Results, if the company has an figure for 3 months / 6 months ended, in such case zero shall be inserted in the said column.</small> |  | For   |
| 1           | <b>Revenue From Operations</b>  |  |   |
|             | Revenue from operations   | 1026582.000                              | 2012205.000   |
|             | Other income  | 0.000                                    | 0.000   |
|             | <b>Total Revenue</b>  | <b>1026582.000</b>                       | <b>2012205.000</b>  |
| 2           | <b>Expenses</b>   |  |   |
| (a)         | Cost of materials consumed  | 0.000                                    | 0.000   |
| (b)         | Purchases of stock-in-trade   | 0.000                                    | 0.000   |
| (c)         | Changes in inventories of finished goods, work-in-progress and stock-in-trade   | 0.000                                    | 0.000   |
| (d)         | Employee benefit expense  | 135000.000                               | 230000.000  |
| (e)         | Finance costs   | 710.000                                  | 795.000   |
| (f)         | Depreciation and amortisation expense   | 0.000                                    | 0.000   |
| (g)         | <b>Other Expenses</b>   |  |   |
| 1           | Auditors Remuneration   | 0.000                                    | 0.000   |
| 2           | Filing Fees   | 0.000                                    | 0.000   |
| 3           | Listing and share transfer fees   | 0.000                                    | 135674.000  |
| 4           | General Expenses  | 68974.000                                | 137948.000  |
| 5           | Postage, Printing and Stationery  | 14921.000                                | 29277.000   |
| 6           | Professional and Consultancy charges  | 0.000                                    | 0.000   |
| 7           | Rent and Amenities  | 30000.000                                | 60000.000   |
| 8           | Income Tax Paid   | 0.000                                    | 0.000   |
| 9           | AGM Expenses  | 0.000                                    | 0.000   |
| 10          | Donat Charges   | 0.000                                    | 0.000   |
|             | <b>Total other expenses</b>   | <b>113895.000</b>                        | <b>343899.000</b>   |
|             | <b>Total expenses</b>   | <b>249605.000</b>                        | <b>614694.000</b>   |
| 3           | <b>Profit before exceptional and extraordinary items and tax</b>  | <b>776977.000</b>                        | <b>1397511.000</b>  |
| 4           | Exceptional items   | 0.000                                    | 0.000   |
| 5           | <b>Profit before extraordinary items and tax</b>  | <b>776977.000</b>                        | <b>1397511.000</b>  |
| 6           | Extraordinary items   | 0.000                                    | 0.000   |
| 7           | <b>Profit before tax</b>  | <b>776977.000</b>                        | <b>1397511.000</b>  |
| 8           | <b>Tax Expense</b>  |  |   |
|             | Current tax   | 270797.000                               | 487069.000  |
|             | Deferred tax  | 0.000                                    | 0.000   |
|             | <b>Total tax expenses</b>   | <b>270797.000</b>                        | <b>487069.000</b>   |
| 9           | <b>Net Profit/loss for the period from continuing operations</b>  | <b>506180.000</b>                        | <b>910442.000</b>   |
| 10          | Profit (loss) from discontinuing operations before tax  | 0.000                                    | 0.000   |
| 11          | Tax expense of discontinuing operations   | 0.000                                    | 0.000   |
| 12          | <b>Net profit (loss) from discontinuing operation after tax</b>   | <b>0.000</b>                             | <b>0.000</b>  |
| 13          | <b>Profit (loss) for period before minority interest</b>  | <b>506180.000</b>                        | <b>910442.000</b>   |
| 14          | Share of profit (loss) of associates  |  |   |
| 15          | Profit (loss) of minority interest  |  |   |
| 16          | <b>Net profit (Loss) for the period</b>   | <b>506180.000</b>                        | <b>910442.000</b>   |
| 17          | <b>Details of equity share capital</b>  |  |   |
|             | Paid-up equity share capital  | 47500000.000                             | 47500000.000  |
|             | Face value of equity share capital  | 10.000                                   | 10.000  |
| 17          | <b>Details of debt securities</b>   |  |   |
|             | Paid-up debt securities   | 0.000                                    | 0.000   |
|             | Face value of debt securities   | 0.000                                    | 0.000   |




|    |   |       |       |
|----|---|-------|-------|
| 18 | Reserves excluding revaluation reserve  |       |       |
| 19 | Debiture redemption reserve   | 0.000 | 0.000 |
| 20 | <b>Earnings per equity share</b>  |       |       |
|    | Basic earnings (loss) per share from continuing and discontinued operations   | 0.000 | 0.000 |
|    | Diluted earnings (loss) per share from continuing and discontinued operations | 0.000 | 0.000 |
| 21 | Debt equity ratio   |       |       |
| 22 | Debt to EBITDA coverage ratio   |       |       |
| 23 | Interest coverage ratio   |       |       |




1. The financial results have been approved by the Board of Directors at their meeting held on October 27, 2017.
2. The Company operates in only one segment, viz, the non-Banking financing Activities.
3. The figures have been regrouped and rearranged wherever found necessary.

| Statement of Asset and Liabilities          |  |                     |
|---|--|---------------------|
| Particulars                                 | Half year ended  | (dd-mm-yyyy)        |
| Date of start of reporting period           | 01-04-2017   |                     |
| Date of end of reporting period             | 30-09-2017   |                     |
| Whether results are audited or unaudited    | Unaudited  |                     |
| Nature of report standalone or consolidated | Standalone   |                     |
| <b>Equity and liabilities</b>               |  |                     |
| 1   | <b>Shareholders' funds</b>   |                     |
|   | Share capital  | 47500000.000        |
|   | Reserves and surplus   | 14560611.000        |
|   | Money received against share warrants  | 0.000               |
|   | <b>Total shareholders' funds</b>   | <b>62060611.000</b> |
| 2   | Share application money pending allotment  | 0.000               |
| 3   | Deferred government grants   | 0.000               |
| 4   | Minority interest  |                     |
| 5   | <b>Non-current liabilities</b>   |                     |
|   | Long-term borrowings   | 0.000               |
|   | Deferred tax liabilities (net)   | 191232.000          |
|   | Foreign currency monetary item translation difference liability account                    | 0.000               |
|   | Other long-term liabilities  | 0.000               |
|   | Long-term provisions   | 149597.000          |
|   | <b>Total non-current liabilities</b>   | <b>340829.000</b>   |
| 6   | <b>Current liabilities</b>   |                     |
|   | Short-term borrowings  | 0.000               |
|   | Trade Payables   |                     |
|   | (A) Total outstanding dues of micro enterprises and small enterprises                      | 0.000               |
|   | (B) Total outstanding dues of creditors other than micro enterprises and small enterprises | 0.000               |
|   | Other current liabilities  | 0.000               |
|   | Short-term provisions  | 487069.000          |
|   | <b>Total current liabilities</b>   | <b>487069.000</b>   |
|   | <b>Total equity and liabilities</b>  | <b>62888509.000</b> |
| <b>Assets</b>                               |  |                     |
| 1   | <b>Non-current assets</b>  |                     |
| (i)   | <b>Fixed assets</b>  |                     |
|   | Tangible assets  | 635107.000          |
|   | Producing properties   | 0.000               |
|   | Intangible assets  | 0.000               |
|   | Preproducing properties  | 0.000               |
|   | Tangible assets capital work-in-progress   | 0.000               |

*[Handwritten Signature]*



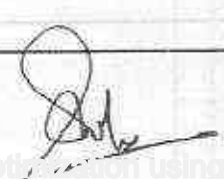
|          |   |                     |
|----------|---|---------------------|
|          | Intangible assets under development or work-in-progress             | 0.000               |
|          | <b>Total fixed assets</b>   | <b>635107.000</b>   |
| (ii)     | Non-current investments   | 1362120.000         |
| (v)      | Deferred tax assets (net)   | 0.000               |
| (vi)     | Foreign currency monetary item translation difference asset account | 0.000               |
| (vii)    | Long-term loans and advances  | 59454318.000        |
| (viii)   | Other non-current assets  | 3000.000            |
|          | <b>Total non-current assets</b>                                     | <b>61454545.000</b> |
| <b>2</b> | <b>Current assets</b>   |                     |
|          | Current investments   | 0.000               |
|          | Inventories   | 0.000               |
|          | Trade receivables   | 0.000               |
|          | Cash and cash equivalents   | 726000.000          |
|          | Bank balance other than cash and cash equivalents                   | 0.000               |
|          | Short-term loans and advances                                       | 0.000               |
|          | Other current assets  | 707964.000          |
|          | <b>Total current assets</b>   | <b>1433964.000</b>  |
|          | <b>Total assets</b>   | <b>62888509.000</b> |

*[Handwritten Signature]*



**Format for Reporting Segment wise Revenue, Results and Capital Employed along with the company results**

| Particulars                                 |   | 3 months/ 6 months ended (dd-mm-yyyy) | Year to date figures for current period ended (dd-mm-yyyy) |
|---|---|---------------------------------------|--|
| Date of start of reporting period           |   | 01-07-2017                            | 01-04-2017   |
| Date of end of reporting period             |   | 30-09-2017                            | 30-09-2017   |
| Whether accounts are audited or unaudited   |   | Unaudited                             |  |
| Nature of report standalone or consolidated |   | Standalone                            | Standalone   |
| <b>1</b>                                    | <b>Segment Revenue</b>  |                                       |  |
|   | (net sale/income from each segment should be disclosed)         |                                       |  |
| 1   |   |                                       |  |
| 2   |   |                                       |  |
| 3   |   |                                       |  |
| 4   |   |                                       |  |
| 5   |   |                                       |  |
| 6   |   |                                       |  |
| 7   |   |                                       |  |
| 8   |   |                                       |  |
| 9   |   |                                       |  |
| 10  |   |                                       |  |
| 11  |   |                                       |  |
| 12  |   |                                       |  |
| 13  |   |                                       |  |
| 14  |   |                                       |  |
| 15  |   |                                       |  |
|   | <b>Total segment revenue</b>                                    |                                       |  |
|   | Less: Inter segment revenue                                     |                                       |  |
|   | <b>Revenue from operations</b>                                  |                                       |  |
| <b>2</b>                                    | <b>Segment Result</b>   |                                       |  |
|   | Profit (+) / Loss (-) before tax and interest from each segment |                                       |  |
| 1   |   |                                       |  |
| 2   |   |                                       |  |
| 3   |   |                                       |  |
| 4   |   |                                       |  |
| 5   |   |                                       |  |
| 6   |   |                                       |  |
| 7   |   |                                       |  |
| 8   |   |                                       |  |
| 9   |   |                                       |  |
| 10  |   |                                       |  |
| 11  |   |                                       |  |
| 12  |   |                                       |  |
| 13  |   |                                       |  |
| 14  |   |                                       |  |
| 15  |   |                                       |  |
|   | <b>Total Profit before tax</b>                                  |                                       |  |
|   | i. Finance cost   |                                       |  |
|   | ii. Other unallocable expenditure net off unallocable income    |                                       |  |
|   | <b>Profit before tax</b>  |                                       |  |
| <b>3</b>                                    | <b>(Segment Asset - Segment Liabilities)</b>                    |                                       |  |
|   | Segment Asset   |                                       |  |
| 1   |   |                                       |  |
| 2   |   |                                       |  |
| 3   |   |                                       |  |
| 4   |   |                                       |  |






|          |                            |                                  |  |
|----------|----------------------------|----------------------------------|--|
| 5        |                            |                                  |  |
| 6        |                            |                                  |  |
| 7        |                            |                                  |  |
| 8        |                            |                                  |  |
| 9        |                            |                                  |  |
| 10       |                            |                                  |  |
| 11       |                            |                                  |  |
| 12       |                            |                                  |  |
| 13       |                            |                                  |  |
| 14       |                            |                                  |  |
| 15       |                            |                                  |  |
|          |                            | <b>Total Segment Assets</b>      |  |
|          |                            | <b>Un-allocable Assets</b>       |  |
|          |                            | <b>Net Segment Assets</b>        |  |
|          |                            |                                  |  |
| <b>4</b> | <b>Segment Liabilities</b> |                                  |  |
|          | <b>Segment Liabilities</b> |                                  |  |
| 1        |                            |                                  |  |
| 2        |                            |                                  |  |
| 3        |                            |                                  |  |
| 4        |                            |                                  |  |
| 5        |                            |                                  |  |
| 6        |                            |                                  |  |
| 7        |                            |                                  |  |
| 8        |                            |                                  |  |
| 9        |                            |                                  |  |
| 10       |                            |                                  |  |
| 11       |                            |                                  |  |
| 12       |                            |                                  |  |
| 13       |                            |                                  |  |
| 14       |                            |                                  |  |
| 15       |                            |                                  |  |
|          |                            | <b>Total Segment Liabilities</b> |  |
|          |                            | <b>Un-allocable Liabilities</b>  |  |
|          |                            | <b>Net Segment Liabilities</b>   |  |

*[Handwritten Signature]*

