

KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

11.08.2025

To

The Manager
Department of Corporate Services
BSE Ltd.
Dalal Street, Fort
Mumbai-40001

Sub: Cover Letter for outcome Of Board Meeting held on 11.08.2025

Ref: Scrip Code-526869

Sir/ Madam,

Kindly find enclosed the outcome of board meeting held today under SEBI Regulation 30 & 33 of SEBI (LORD) 2015.

1. Outcome of Board Meeting

Kindly take the same on your records.

Thanking You,

Yours Faithfully,

For Kumbhat Financial Services Limited



SANJAY KUMBHAT
Managing Director
DIN: 03077193

KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

11.08.2025

To
The Manager,
Bombay Stock Exchange Limited,
25th Floor, P.J Towers,
Dalal Street,
Mumbai -400001.

Scrip Code-526829

Dear Sir/Madam

Sub: Outcome Of Board Meeting held today 11th August, 2025: Regulation 30& 33 of SEBI (LORD) 2015

We would like to inform your good office that the Board of Directors at their meeting held on 11.08.2025 at the registered office of the company interalia transacted the following Business

1. The board approved the unaudited Financial Result for the 1st quarter ended 30th June,2025
2. The Board took note of the Limited Review from Statutory Auditors for the 1st quarter ended 30th June ,2025

The meeting commenced at 3.00 p.m. and closed at 4.00 pm

Thanking Yours,

Yours faithfully

FOR KUMBHAT FINANCIAL SERVICES LIMITED



SANJAY KUMBHAT

Managing Director
(DIN NO: 03077193)

KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

Statement of unaudited financial results for the quarter ended June 30, 2025 (All figures are in Indian Rupees in Lakhs unless otherwise stated)					
Sr.No	Particulars	Quarter Ended			Year ended
		June 30, 2025 (Unaudited)	March 31, 2025 (Audited) [Refer Note 3]	June 30, 2024 (Unaudited)	March 31, 2025 (Audited)
I	Revenue from Operations				
	(a) Interest Income	139.65	118.96	8.90	194.06
	(b) Dividend Income	-	0.06	0.17	0.32
	(c) Fees and commission income	2.23	6.41	-	9.23
	(d) Net gain on fair value changes	4.32	-	4.73	-
	Total Revenue from Operations (I)	146.20	125.43	13.80	203.61
II	Other Income	-	-	-	1.93
III	Total Income (I + II)	146.20	125.43	13.80	205.54
IV	Expenses				
	(a) Finance Cost	44.88	44.38	-	73.25
	(b) Fees and commission expense	63.37	55.48	-	88.94
	(c) Net Loss on Fair Value Changes	-	11.75	-	22.72
	(d) Impairment on Financial Instruments	9.97	-198.67	4.50	-184.31
	(e) Employee benefit expenses	1.61	1.59	1.90	7.11
	(f) Depreciation and amortization expenses	0.12	0.12	0.12	0.48
	(g) Other Expenses	14.21	19.86	4.09	34.15
	Total Expenses (IV)	134.16	-65.49	10.61	42.34
V	Profit / (Loss) before exceptional items and tax (III - IV)	12.04	190.92	3.19	163.20
VI	Exceptional items	-	-	-	-
VII	Profit / (Loss) before tax (V - VI)	12.04	190.92	3.19	163.20
VIII	Tax Expense				
	(a) Current Tax	-	-	-	-
	(b) Adjustments for earlier years	0.65	29.84	-	29.84
	(c) Deferred Tax	-	-9.67	1.23	-9.31
	(d) Mat Credit Entitlement	-	6.82	-	6.82
	Total Tax Expense (VIII)	0.65	26.99	1.23	27.35
IX	Profit / (Loss) for the period / Year (VII - VIII)	11.39	163.93	1.96	135.85
X	Other comprehensive Income				
	(a) Items that will not be reclassified to profit or loss.				
	(i) Remeasurement of defined benefit obligation	-	-	-	-
	(ii) Tax effect on above	-	-	-	-
	Subtotal (a)	-	-	-	-
	(b) Items that will be reclassified to profit or loss.				
	(i) Any others	-	-	-	-
	(ii) Tax effect on above	-	-	-	-
	Subtotal (b)	-	-	-	-
	Total Other comprehensive Income (X = a + b)	-	-	-	-
XI	Total Comprehensive Income for the period (IX + X) (Comprising of Profit / (Loss) and other Comprehensive Income for the period / year)	11.39	163.93	1.96	135.85
XII	Paid-up equity share capital [Face Value of ₹10.00/- each]				532.80
XIII	Other Equity				-3.15
XIV	Earnings per equity share (EPS) [Face Value of ₹10.00/- each]				
	Basic (in ₹) *	0.21	3.45	0.04	2.86
	Diluted (in ₹) *	0.21	3.45	0.04	2.86
	* EPS for the quarters are not annualized				

Notes :

- The above financial results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors in their meeting held on August 11, 2025
- This statement has been prepared in accordance with Company's (Indian Accounting Standards) Rules, 2015 (IND-AS), prescribed under Section 133 of the Companies Act, 2013 and the recognised accounting practices and policies to the extent applicable.
- The figures of the quarter ended March 31, 2025 are the balancing figures between the audited figures in respect of the full financial year and published year to date figures up to the third quarter of the financial year, which were subjected to limited review by auditors.
- Segment wise reporting is not applicable as the company operates in single segment, viz; retail loans.
- During the period April 2025 - June 2025 the Company has not received any complaints from any shareholders/investors.
- Previous period figures have been regrouped wherever necessary.
- The above unaudited results are available in stock exchange website www.bseindia.com and the Company's website www.kumbhatfinancialserviceslimited.com

For and on behalf of the Board of Directors of KUMBHAT FINANCIAL SERVICES LIMITED



SANJAY KUMBHAT
Managing Director
DIN : 03077193

Place : Chennai
Date : August 11, 2025

Regd. Off: 5th Floor, Kumbhat Complex, No. 29, Rattan Bazaar, Chennai – 600 003.
Tel: 044 – 25332173. Email : cs@kumbhatfinancialserviceslimited.com

PKF SRIDHAR & SANTHANAM LLP

Chartered Accountants

Independent Auditor's Review Report on Unaudited Quarterly Financial Results for the period ended June 30, 2025 of Kumbhat Financial Services Limited pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To the Board of Directors of Kumbhat Financial Services Limited

1. We have reviewed the accompanying statement of unaudited financial results ("the Statement") of **Kumbhat Financial Services Limited** ("the Company") for the Quarter ended June 30, 2025, being submitted by the Company pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Obligations") and which has been initialed by us for identification.
2. This Statement which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.
3. Our responsibility is to issue a report on the Statement based on our review.
4. We conducted our review of the Statement in accordance with the Standard on Review Engagement (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 of interim 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 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. Accordingly, we do not express an audit opinion.

Conclusion:

5. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying unaudited financial Results, prepared in accordance with the aforesaid Indian Accounting Standards and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Obligations"), including the manner in which it is to be disclosed, or that it contains any material misstatement.



Other Matters

6. The comparative financial information of the Company for the Quarter ended June 30, 2024 prepared in accordance with Ind AS included in this statement have been reviewed by the predecessor auditor. The limited review report of the predecessor auditor on this comparative financial information dated August 08, 2024 (for the Quarter ended June 30, 2024) expressed an unmodified conclusion.

Our conclusion on the Statement is not modified in respect to the above-mentioned matter.

For **PKF Sridhar & Santhanam LLP**

Chartered Accountants

Firm's Registration No. 003990S/S200018



T V Balasubramanian
Partner
Membership No. 027251
UDIN: 25027251BMIAFZ2874

Place: Chennai

Date: August 11, 2025.