

KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

To

09.02.2026

The Manager

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

Sub: Cover Letter for outcome Of Board Meeting held on 09.02.2026

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
2. The financial statements for the quarter ended 31.12.2025
3. Limited Review by our statutory auditors.
4. Resignation of Company Secretary
5. Appointment of Company secretary

Kindly take the same on your records.

Thanking You,

Yours Faithfully,

For Kumbhat Financial Services Limited

SANJAY
KUMBHAT

Digitally signed by SANJAY
KUMBHAT
Date: 2026.02.09 11:01:51
+05'30'

Sanjay Kumbhat
Managing Director
DIN: 03077193

KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

To

09.02.2026

The Manager,

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

Scrip Code-526829

Sub: Outcome Of Board Meeting held today 9th February, 2026: Regulation 30& 33 Of SEBI (LORD) 2015

We would like to inform your good office that the Board of Directors at their meeting held today, 09.02.2026 at the registered office of the company inter alia transacted the following Business

1. The board approved the unaudited Financial Results for the 3rd t quarter ended 30th December,2025
2. The Board took note of the unmodified Limited Review from Statutory Auditors for the 3rd quarter ended 31st December, 2025
3. The Board accepted the Resignation of Company Secretary who shall relinquish his office on the close of business hours on 28,02.2025(M.No.A10176)
4. The Board appointed Mr. Bharath Selva Ganesh (M. No A78578) who shall assume office on 01.03.2026

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**

Digitally signed by
SANJAY KUMBHAT
Date: 2026.02.09
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Sanjay Kumbhat
Managing Director
(DIN NO: 03077193)

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

KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

Statement of Unaudited financial results for the quarter ended December 31, 2025							
(All figures are in Indian Rupees in Lakhs unless otherwise stated)							
Sr.No	Particulars	Quarter Ended			Nine Months Ended		Year ended March 31, 2025 (Audited)
		December 31, 2025 (Unaudite d)	September 30, 2025 (Unaudite d)	December 31, 2024 (Unaudite d)	December 31, 2025 (Unaudite d)	December 31, 2024 (Unaudite d)	
I	Revenue from Operations						
	(a) Interest Income	180.79	154.04	65.29	474.48	75.10	194.06
	(b) Dividend Income	-	0.07	-	0.07	0.26	0.32
	(c) Fees and commission income	11.49	12.00	2.82	25.72	2.82	9.23
	(d) Net gain on fair value changes	-	-	-	-	-	-
	Total Revenue from Operations (I)	162.28	166.11	68.11	500.27	78.18	203.61
II	Other Income			1.69	-	1.93	1.93
III	Total Income (I + II)	162.28	166.11	66.80	500.27	80.11	205.54
IV	Expenses						
	(a) Finance Cost	53.16	46.35	26.44	144.39	28.87	73.25
	(b) Fees and commission expenses	91.26	76.89	33.13	231.52	33.46	88.94
	(c) Net Loss on Fair Value Changes	3.11	6.70	29.85	5.49	10.97	22.72
	(d) Impairment on Financial Instruments	74.49	12.06	14.40	96.52	14.36	-184.31
	(e) Employee benefit expenses	3.09	1.56	1.93	6.26	5.52	7.11
	(f) Depreciation and amortization expenses	0.14	0.12	0.12	0.38	0.36	0.48
	(g) Other Expenses	18.67	14.44	6.20	47.32	14.29	34.15
	Total Expenses (IV)	243.62	158.12	112.07	531.88	107.83	42.34
V	Profit / (Loss) before exceptional items and tax (III - IV)	-51.64	7.66	-42.27	-31.61	-27.72	163.20
VI	Exceptional items	-	-	-	-	-	-
VII	Profit / (Loss) before tax (V - VI)	-51.64	7.66	-42.27	-31.61	-27.72	163.20
VIII	Tax Expense						
	(a) Current Tax	-	-	-	-	-	-
	(b) Adjustments for earlier years	-	-	-	0.65	-	29.84
	(c) Deferred Tax	-	-	-4.54	-	0.36	-9.31
	(d) Mat Credit Entitlement	-	-	-	-	-	6.82
	Total Tax Expense (VIII)	-	-	-4.54	0.65	0.36	27.35
IX	Profit / (Loss) for the period (VII - VIII)	-51.64	7.66	-37.73	-32.26	-28.08	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 Profit / (Loss) and other Comprehensive Income for the period)	-51.64	7.66	-37.73	-32.26	-28.08	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 ₹)*	-0.97	0.15	-0.79	-0.61	-0.59	2.86
	Diluted (in ₹)*	-0.97	0.15	-0.79	-0.61	-0.59	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 _____.
- 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.
- Unaudited financial results for the quarter ended 30th December 2025 have been subjected to the limited review by the auditors.
- Segment wise reporting is not applicable as the company operates in single segment, viz; retail loans.
- During the period Sep 2025- Dec 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 Digitally signed by SANJAY KUMBHAT
Date: 2026.02.09 11:02:57 +05'30'

SANJAY KUMBHAT
Managing Director
DIN : 030771G3

Place : Chennai
Date : 09.02.2026

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

JOSEPH & RAJARAM

CHARTERED ACCOUNTANTS

Limited Review Report on unaudited Financial Results of Kumbhat Financial Services Limited for the quarter ended December 31, 2025 and year to date results for the period from April 01, 2025 to December 31, 2025 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 and nine months ended December 31, 2025, and year to date results for the period from April 01, 2025 to December 31, 2025, which has been initialled 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 and in compliance with Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").
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 and nine months ended December 31, 2024 prepared in accordance with Ind AS included in this statement have been reviewed by the previous auditor. The limited review report of the previous auditor on this comparative financial information dated February 04, 2025 (for the Quarter and nine months ended December 31, 2024) expressed an unmodified conclusion.

7. The financial information of the Company for the year ended 31st March 2025 prepared in accordance with Ind AS included in this statement has been audited by the previous auditor. The audit report of the previous auditor dated May 23, 2025 on this financial information expressed an unmodified opinion.

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

Place: Chennai
Date: 09-02-2026
UDIN: 26205893ASCKSM3948



For Joseph & Rajaram
Chartered Accountants
Firm Regn. No 001375S

John Joseph P
Partner
Membership No.205893

ANNEXURE-1

Disclosure under Regulation 30 of Securities and Exchange Board of India (LODR) Regulations, 2015 read with SEBI Circular no. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 details are furnished below:

Sl. No.	Particulars	Details
1.	Name	Shri Bharath Selva Ganesh P
2.	Reason for change	Appointment of Shri Bharath Selva Ganesh P (ICSI Membership No. A78578) as Company Secretary and Compliance Officer (Key Managerial Personnel).
3.	Date of Appointment & term of appointment	Shri Bharath Selva Ganesh P is Appointed as Company Secretary of the Company w.e.f 01.03.2026 The terms & conditions of his employment and remuneration shall be as per the extant policy of the Company.
4.	Brief Profile	Shri Bharath Selva Ganesh P is a law graduate from Dr. Ambedkar Law University, having completed a BCA LL.B. (Hons.) degree. He is also a qualified Company Secretary, with a strong academic foundation in corporate law, governance, compliance, and regulatory frameworks.
4	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable