KFL
Karnavati Finance Limited

CIN : [illegible]

Administrative & Corporate Office : "Vraj", 5th Floor, Near Teen Batti, Limda Lane, Jamnagar - 361001 (Gujarat) INDIA
Phone : 0288 2673759, Fax No. 0288 2663042, Mo : +91 98945 61000 Email ID : karnavatifinance@gmail.com

Date: August 14, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400001

Dear Sir/Madam,

Sub.: Outcome of Board Meeting held on today i.e. on August 14, 2026, in terms of second proviso to Regulation 30(6) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Ref.: Karnavati Finance Limited (Security ID: KARNAVATI/Security Code: 538928)

With reference to the subject cited above, the board of directors of the company in their meeting held on today i.e. on Friday, August 14, 2026 which was commenced at 04:00 P.M. and concluded at 05:00 P.M. at its Registered office situated at Vraj Group, 2nd Floor, Simran Centre, Mogra Village 30H Parsi Panchayat Road, Andheri East Andheri Mumbai - 400053, Maharashtra have Considered, approved and took on record the Unaudited Financial Results of the Company for the quarter ended on June 30, 2026 as per IND-AS and Limited Review Report thereon.

Kindly take the note of the same and oblige us.

Thanking You.

Yours Faithfully

For, Karnavati Finance Limited

KARNAVATI FINANCE LTD. MUMBAI

Jay Morzaria
Managing Director
DIN: 02338864

KFL
Karnavati Finance Limited

CIN : [illegible]

Administrative & Corporate Office : "Vraj", 5th Floor, Near Town Hall, Limda Lane, Jamnagar - 361001 (Gujarat) INDIA
Phone : 0288 2673759, Fax No. 0288 2660042, Mo : +91 98046 61000 Email ID : karnavatifinance@gmail.com

Date: August 14, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001.

Dear Sir,

Sub: Submission of Unaudited Financial Result of the Company for Quarter ended on June 30, 2026 along with Limited Review Report.

Ref: Karnavati Finance Limited (Security Code: 538928 Security Id: KARNAVATI)

With reference to the captioned subject and pursuant to Regulation 33(3) (d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are hereby submitting the followings:

1. Unaudited Financial Results for the Quarter ended on June 30, 2026 as per IND-AS.
2. Limited Review Report.

Kindly take the same on your record and oblige us.

Thanking You,

Yours faithfully,

For, Karnavati Finance Limited

Jay Morzaria
Managing Director
DIN: 02338864

Annexure - I

KARNAVATI FINANCE LIMITED

CIN: L65910MH1984PLC034724

Registered Office: Vraj Group, 2nd Floor, Simran Centre, Mogra Village, 30H Parsi Panchayat Road, Andheri East, Mumbai - 400053

Corporate office: "Vraj", 5th Floor, Opp. Hotel President, Near Bhumi Press, Limda Lane, Jamnagar - 361001, Gujarat.

Statement of Standalone Unaudited Financial Results for the Quarter ended on June 30, 2026

(Rs. In Lakhs)

	Particulars	QUARTER ENDED			YEAR ENDED
					3/31/2026
A	Date of start of reporting quarter	4/1/2026	1/1/2026	4/1/2025	4/1/2025
B	Date of end of reporting quarter	6/30/2026	3/31/2026	6/30/2025	3/31/2026
C	Whether results are audited or unaudited	Unaudited	Audited	Unaudited	Audited
D	Nature of report standalone or consolidated	Standalone	Standalone	Standalone	Standalone
Part I					
1	Revenue from Operation :				
(a)	Revenue from Operation :				
	(i) Interest Income	185.58	259.50	21.70	530.79
	(ii) Dividend Income		-	-	-
	(iii) Rental Income		-	-	-
	(iv) Fees and Commission Income		-	-	-
	(v) Net gain on Fair value changes		-	-	-
	(vi) Net gain on derecognition of financial instruments under amortised cost category		-	-	-
	(vii) Sale of Products (including Excise Duty)		-	-	-
	(viii) Sale of Services		-	-	-
	(ix) Others (to be specified)		-	-	-
	(x) Impairment Gain		-	-	-
(b)	Other Income	-	0.12	-	0.12
	(i) Reversal of NPA Provision	582.95			
	Total Revenue from operations (net)	768.54	259.61	21.70	530.91
2	Expenses				
(a)	Finance cost	136.64	150.50	25.10	387.38
(b)	Fees and Commission Expense	-	-	-	-
(c)	Net Loss on Fair Value Changes	-	-	-	-
(d)	Net Loss on derecognition of financial instruments under amortised cost category	-	-	-	-
(e)	Impairment on financial instruments	-	-	-	-
(f)	Cost of materials consumed	-	-	-	-
(g)	Purchase of stock-in-trade	-	-	-	-
(h)	Changes in inventories of finished goods, work-in-progress and stock-in-trade	-	-	-	
(i)	Employee benefits expense	2.31	23.69	2.44	32.57
(j)	Depreciation and amortisation & Impairment expense	0.00	0.02	0.02	0.07
(k)	Other Expenses	4.13	15.27	7.97	28.04
	(i) NPA Provision		634.71	22.90	657.42
	Total expenses	143.08	824.19	58.43	1,105.48
3	Profit before exceptional and extraordinary items and tax	625.46	(564.58)	(36.73)	(574.57)
4	Exceptional items	-	-	-	-
5	Profit before extraordinary items and tax	625.46	(564.58)	(36.73)	(574.57)
6	Extraordinary items	-	-	-	-
7	Profit before tax	625.46	(564.58)	(36.73)	(574.57)

KARNAVATI FINANCE LTD. MUMBAI

8	**Tax Expenses**				
	Current Tax	-	14.08	-	14.08
	Deffered Tax	-	0.10	-	0.10
	Prior Period Income Tax written off	-	1.33	-	1.33
	Total tax expenses	-	14.18	-	15.51
9	**Net profit/Loss for the period from continuing operations**	625.46	(578.76)	(36.73)	(590.07)
10	**Net Profit /Loss from discontinuing operations before tax**	-	-	-	-
11	Tax Expenses of discountinuing operations	-	-	-	-
12	Net Profit/Loss from discontinuing operations after tax	-	-	-	-
13	**Net Profit/Loss for the period**	625.46	(578.76)	(36.73)	(590.07)
14	**Other Comprehensive Income**				
	a. (i) Items that will not be reclassified to profit or loss	-	-	-	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-
	b. (i) Item that will be reclassified to profit or loss	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-
	Total Comprehensive Income	-	-	-	-
	Total comprehensive Income (comprising profit for the period and other comprehensive Income)	625.46	(578.76)	(36.73)	(590.07)
15	**Details of Equity share capital**	-	-	-	-
	Paid up equity share capital	1,005.00	1,005.00	1,005.00	1,005.00
	Face value of equity share capital	1.00	1.00	1.00	1.00
16	Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	-
17	**Earnings per share (Not Annualized)**				
1	**Earnings per share before extraordinary items**	0.62	(0.58)	(0.04)	(0.59)
	Basic earnings (loss) per share from continuing and discontinued operations	0.62	(0.58)	(0.04)	(0.59)
	Diluted earnings (loss) per share from continuing and discontinued operations	0.62	(0.58)	(0.04)	(0.59)

Notes:-

1 The above results were reviewed by the Audit committee and subsequently approved and taken on record by the Board of Directors of the company at its board meeting held on August 14, 2026. The statutory auditor of the company have not audited the above Financial Results and have issued the limited review report for the quarter ended on June 30, 2026.

2 The Company is primarily engaged in the financing activity and there are no separate reportable segments identified as per the IND-AS 108 - segment reporting.

3 As per Ind AS 109 interest income is recognised on all assets excluding NPA and further the NPA Provision is made proportionately based on Asset Classification based on IRAC Norms as prescribed by RBI, so income is recognised on net carrying amount and NPA provision is made on Net amount based on Classification of Asset.

4 The figures for the previous quarter/period have been regrouped/rearranged whereever necessary to conform to the current period presentation.

For, Karnavati Finance Limited

Place: Mumbai

Date: August 14, 2026

Jay Morzaria

Managing Director

DIN: 02338864

KARNAVATI FINANCE LTD. MUMBAI

B.B. Gusani & Associates
Chartered Accountants
INDIA

CA BHARGAV B. GUSANI
bhargavgusani77@gmail.com

Independent Auditor's Review Report on the Quarterly Unaudited Standalone Financial Results of the Company pursuant to Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 (as amended)

Review Report to
The Board of Directors
Karnavati Finance Limited

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **Karnavati Finance Limited** ("the Company") for the quarter ended June 30, 2026 ("the Statement") attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

2. This Statement which is the responsibility of the Company's Management and has been approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards 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. Our responsibility is to express a conclusion on the Statement based on our review.

3. 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 financial statements are 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 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.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited standalone financial results prepared in accordance with the applicable Indian Accounting Standards ('IND AS') prescribed under section 133 of the Companies Act, 2013, read with relevant rules issued thereunder 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 as amended, including the manner in which it is to be disclosed, or that it contains any material mis-statement.

FOR B B Gusani & Associates
Chartered Accountants
Firm Regn. No. 140875W

BHARGAV BHARATBHAI GUSANI
Digitally signed by BHARGAV BHARATBHAI GUSANI
Date: 2026.08.14 16:06:55 +05'30'

Bhargav Gusani
Proprietor
Membership No. 120710
UDIN: 26120710CUNMYV7730
Date: 14-08-2026
Place: Jamnagar