KIFS FINANCIAL SERVICES LIMITED

Registered and Corporate Office: 4th Floor, KIFS Corporate House (Khandwala House),
Nr. Land Mark Hotel, Nr. Neptune House, Iskon-Ambli Road, Bodakdev, Ahmedabad – 380054, Gujarat, India.
CIN: L67990GJ1995PLC025234, **Tel.:** +91 79 69240000 – 09, **NBFC RBI Reg.:** 01.00007,
Email: cs@kifs.co.in, **Website:** www.kifsfinance.com

Date: November 6, 2026

To,
Corporate Relations Department,
Bombay Stock Exchange,
PJ Towers, Dalal Street,
Mumbai – 400001,
Maharashtra, India.

Subject: Outcome of board meeting and submission of unaudited financial results
Reference: BSE scrip code: 535566
Meeting commencement time: 2:00 pm
Meeting conclusion time: 4:55 pm

Dear Sir,

With reference to the above captioned subject, we would like to inform you that at the board meeting held today (Friday, November 6, 2026), the board has inter-alia, considered, approved and taken on record the unaudited financial results of the company for the quarter and half year ended on September 30, 2026.

Accordingly, we are attaching herewith copy of approved unaudited financial results along with the limited review report issued by the statutory auditors of the company for the quarter and half year ended on September 30, 2026.

Kindly take the same on your records.

Thanking you,
For **KIFS Financial Services Limited**

DURGESH
DULICHAND SONI

Digitally signed by DURGESH DULICHAND SONI
DN: c=IN, postalCode=380013, st=GUJARAT, street=31 366 ,DARSHAN APPARTMENT ,AHMEDABAD,NARANPURA ,380013, l=AHMEDABAD, o=Personal, serialNumber=1ebe4a1cd758ff4d18abb32d8f996b372c7e273643dc24f325a9d759d81b656f, pseudonym=8717a6abc5f94239b3294c3f764de809, 2.5.4.20=ce358118048e75545e4eca0de1e04423de8e8dbcaefbc04336dcce16313da116, email=SONI.DURGESH014@GMAIL.COM, cn=DURGESH DULICHAND SONI
Date: 2026.11.06 17:08:48 +05'30'

Durgesh D. Soni
Company Secretary and Compliance Officer
ICSI Mem. No.: A38670

Encl.: As above

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STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED ON SEPTEMBER 30, 2026

(₹ in lacs except per share data)

Sr. no.	Particulars	Quarter ended			Half year ended		Year ended
		30-Sep-26 (Unaudited)	30-Jun-26 (Unaudited)	30-Sep-25 (Unaudited)	30-Sep-26 (Unaudited)	30-Sep-25 (Unaudited)	31-Mar-26 (Audited)
1	**Revenue from operations**						
	Interest income	878.47	1,252.65	705.25	2,131.12	1,686.07	3,599.44
	Fees and commission income	-	-	-	-	-	-
2	Other income	-	-	-	-	-	0.34
3	**Total revenue (1+2)**	878.47	1,252.65	705.25	2,131.12	1,686.07	3,599.78
4	**Expenses**						
	(a) Cost of materials consumed	-	-	-	-	-	-
	(b) Purchases of stock-in-trade	-	-	-	-	-	-
	(c) Changes in inventories of finished goods, work-in-progress and stock-in-trade	-	-	-	-	-	-
	(d) Employee benefit expenses	14.18	12.53	13.11	26.71	26.13	55.31
	(e) Finance costs	587.66	946.63	404.40	1,534.29	1,131.14	2,337.58
	(f) Depreciation and amortisation expense	14.28	14.28	1.00	28.56	9.00	28.03
	(g) Fees and commission expense	-	-	-	-	-	-
	(h) Net loss on fair value changes	-	-	-	-	-	-
	(i) Net loss on derecognition of financial instruments under amortised cost category	-	-	-	-	-	-
	(j) Impairment on financial instruments	-	-	-	-	-	-
	(g) Other expenses						
	(i) Legal & professional fees	0.47	2.34	1.65	2.81	2.24	2.95
	(ii) Annual subscription	-	1.30	-	1.30	0.90	1.08
	(iii) Listing fee	-	3.00	-	3.00	3.00	3.25
	(iv) Provisions & write-offs	-	-	-	-	-	53.84
	(v) Travelling expenses	-	-	-	-	-	-
	(vi) Excise duty (refer note 6)	-	-	-	-	-	-
	(vii) Advertisement expenses	0.30	0.16	0.36	0.46	0.42	0.60
	(viii) Other expenses	1.35	1.12	1.31	2.47	4.78	40.97
	Total other expenses	2.12	7.92	3.32	10.04	11.34	102.69
	Total expenses	618.24	981.36	421.83	1,599.60	1,177.61	2,523.61
5	**Profit before exceptional items and tax (3-4)**	260.23	271.29	283.42	531.52	508.46	1,076.17
6	Exceptional items	-	-	-	-	-	-
7	**Profit before tax (5-6)**	260.23	271.29	283.42	531.52	508.46	1,076.17
8	**Tax expenses**						
	(i) Current tax	66.65	69.43	71.00	136.08	128.00	278.25
	(ii) Deferred tax	(1.95)	(1.95)	-	(3.90)	(0.36)	(0.66)
	Total tax expenses	64.70	67.48	71.00	132.18	127.64	277.59
9	**Net profit / (loss) for the period from continuing operations (7-8)**	195.53	203.81	212.42	399.34	380.82	798.58
10	Profit / (loss) from discontinuing operations before tax	-	-	-	-	-	-
11	Tax expenses of discontinuing operations	-	-	-	-	-	-
12	**Net profit / (loss) from discontinuing operations after tax (10-11)**	-	-	-	-	-	-
13	**Net profit / (loss) for the period (9+12)**	195.53	203.81	212.42	399.34	380.82	798.58
14	**Other comprehensive income (OCI)**	-	-	-	-	-	-
15	**Total comprehensive income after tax (13+14)**	195.53	203.81	212.42	399.34	380.82	798.58
16	**Paid up equity share capital (face value of ₹ 10/- each)**	1,081.80	1,081.80	1,081.80	1,081.80	1,081.80	1,081.80
17	**Other equity / reserves excluding revaluation reserve**						5,255.75
18	Earnings per share (before and after extra ordinary items) of ₹ 10/- per share (not annualized)						
	Basic	1.81	1.88	1.96	3.69	3.52	7.38
	Diluted	1.81	1.88	1.96	3.69	3.52	7.38

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STATEMENT OF ASSETS AND LIABILITIES

(₹ in lacs)

Sr. no.	Particulars	As at 30-Sep-26 (Unaudited)	As at 31-Mar-26 (Audited)
	ASSETS		
1	**Financial asset**		
	Cash and cash equivalents	**0.59**	0.59
	Bank balance other than above	**447.39**	2,315.51
	Derivative financial instruments	-	-
	Receivables		
	(i) Trade receivables	-	-
	(ii) Other receivables	-	-
	Loans	**43,021.50**	41,417.98
	Investments	**329.86**	804.15
	Other financial assets	**617.28**	3.91
	Total financial assets	**44,416.62**	**44,542.14**
2	**Non-financial asset**		
	Inventories	-	-
	Current tax assets (net)	**356.19**	355.32
	Deferred tax assets (net)	**18.98**	18.98
	Investment property	-	-
	Biological assets other than bearer plants	-	-
	Property, plant and equipment	**154.53**	183.10
	Capital work-in-progress	-	-
	Intangible assets under development	-	-
	Goodwill	-	-
	Other intangible assets	**0.03**	0.03
	Other non-financial assets (to be specified)		
	(i) Advance to Employees	**8.36**	8.46
	(ii) Prepaid expenses	-	0.05
	Total non-financial assets	**538.09**	**565.94**
	TOTAL ASSETS	**44,954.71**	**45,108.08**
	EQUITY & LIABILITIES		
1	**Equity**		
	Equity share capital	**1,081.80**	1,081.80
	Other equity	**5,487.41**	5,255.75
	Total equity	**6,569.21**	**6,337.55**
2	**Liabilities**		
2.1	**Financial liabilities**		
	Derivative financial instruments	-	-
	Payables		
	(I) Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	**1.08**	1.04
	(II) Other payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
	Debt securities	-	-
	Borrowings (other than debt securities)	**37,750.17**	38,182.52
	Deposits	-	-
	Subordinated liabilities	-	-
	Other financial liabilities		2.30
	Total financial liabilities	**37,751.25**	**38,185.86**
2.2	**Non-financial liabilities**		
	Current tax liabilities (net)	-	-
	Provisions	**464.27**	382.49
	Deferred tax liabilities (net)	-	-
	Other non-financial liabilities	**169.98**	202.18
	Total non-financial liabilities	**634.25**	**584.67**
	Total liabilities	**38,385.50**	**38,770.53**
	TOTAL EQUITY & LIABILITIES	**44,954.71**	**45,108.08**

KIFS FINANCIAL SERVICES LIMITED

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CASH FLOW STATEMENT FOR THE SIX MONTHS ENDED ON SEPTEMBER 30, 2026

(₹ in lacs)

Sr. no.	Particulars	As at 30-Sep-26 (Unaudited)	As at 31-Mar-26 (Audited)
A.	**Cash flow from the operating activities**		
	Net profit before tax	**531.52**	**1,076.17**
	Add: adjustments for:		
	Depreciation	**28.56**	**28.03**
	Misc. expenses written off	**-**	**-**
	Less:		
	Profit on sale of fixed assets	**-**	**6.21**
	Operating profit before working capital changes	**560.08**	**1,110.41**
	Changes in Working Capital		
	Adjustments for (Increase)/Decrease in operating assets :		
	Loans & Advances	**(1,603.52)**	(21,259.80)
	Other Financial and Non-Financial Assets	**(614.09)**	(121.78)
	Adjustments for (Increase)/Decrease in operating Liabilities :		
	Proceed from Borrowings	**(432.29)**	4,977.49
	Other Financial and Non-Financial Liabilities	**(34.50)**	64.33
	Provisions	**81.78**	51.09
	Cash generated from / (Used in) operations	**(2,042.54)**	**(15,178.26)**
	Income Tax Paid (Net)	**132.18**	278.25
	Cash Flow From/(Used in) Operating Activities (A)	**(2,174.72)**	**(15,456.51)**
B.	**Cash flow from investing activities**		
	Sale of Fixed Assets	**-**	43.91
	Sale of Investments	**474.29**	373.53
	Purchase of investments	**-**	-
	Purchase of Fixed Assets	**-**	(158.58)
	Net cash used in investing activities (B)	**474.29**	**258.86**
C.	**Cash flow from financing activities**		
	Payment of dividend & dividend tax	**(167.68)**	(162.27)
	Net cash used in financing activities (C)	**(167.68)**	**(162.27)**
	Net decrease / increase in cash & cash equivalents (A+B+C)	**(1,868.11)**	**(15,359.92)**
	Cash & cash equivalents (opening balance)	**2,316.09**	**17,676.02**
	Cash & cash equivalents (closing balance)	**447.98**	**2,316.09**

Notes:

1. The company is engaged in a single segment of finance and therefore there are no separate reportable segments as per the Accounting Standard 17 i.e. "Segment Reporting".
2. The above unaudited financial results have been reviewed and recommended by the audit committee and approved and taken on record by the board of directors in their meetings held on Friday, November 6, 2026.
3. The company has, at its 31st annual general meeting held on Tuesday, September 29, 2026, declared and paid within time, a final dividend of ₹ 1.55 (i.e. 15.50%) per share on 1,08,18,000 equity shares of ₹ 10/- (rupees ten only) each of the company for the financial year ended on March 31, 2026.
4. The managing director and chief financial officer certificate in respect of the above results in terms of regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been placed before the board of directors.
5. Figures for the previous periods are re-classified / re-arranged / re-grouped, wherever necessary, to correspond with the current period's classification / disclosure.
6. The company does not have any exceptional or extra-ordinary item to report for the above periods and the company being an NBFC, excise duty related provisions are not applicable to it.
7. The statutory auditors of the company have carried out limited review of the above financial results.

On behalf of board of directors,
For **KIFS Financial Services Limited**

Rajesh P. Khandwala
(Managing Director)
(DIN: 00477673)

Ahmedabad, November 6, 2026

BIMAL SHAH ASSOCIATES
CHARTERED ACCOUNTANTS

412, 4th Floor, Ashwamegh Avenue,
Mayur Colony, Nr. Mithakhali Circle,
Navrangpura, Ahmedabad - 380 009.
Ph.: (0) 079-2640 8930, 2642 1975
M.: 98250 35884
Email : parikhshah412@yahoo.com

Limited Review Report

To,
The Board of Directors,
KIFS Financial Services Limited,
4th Floor, KIFS Corporate House (Khandwala House),
Nr. Land Mark Hotel, Nr. Neptune House, Iskon-Ambli Road,
Bodakdev, Ahmedabad – 380054, Gujarat, India.

We have reviewed the accompanying statement of unaudited financial results of KIFS Financial Services Limited for the quarter and half year ended on September 30, 2026. 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 financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides 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 above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with 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 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For **M/s. Bimal Shah Associates,**
Chartered accountants
Firm registration no.: 101505W

BIMAL ARVINDBHAI SHAH

Digitally signed by BIMAL ARVINDBHAI SHAH
DN: c=IN, o=PERSONAL, pseudonym=55657898d5044ebeb0a424bad78820da, 2.5.4.20=7177aea291f96d837958812586446a90b5272b1bfc7ff181d3199617ef8c17c8, postalCode=380015, st=Gujarat, serialNumber=438ee45e0a671990dbc0a4bee5a6fcdcfb958c84858783983473dc7a457464e, cn=BIMAL ARVINDBHAI SHAH
Date: 2026.11.06 17:04:03 +05'30'

Bimal Arvindbhai Shah
(Proprietor)
Membership no.: 042372

BIMAL SHAH ASSOCIATES
Mem. No. 042372
CHARTERED ACCOUNTANTS
AHMEDABAD

Ahmedabad, November 6, 2026
UDIN: 26042372QUXYDA6798