

KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

26.05.2026

To

BSE Limited
Phiroze JeeJeebhoy Towers,
Dalal Street,
Mumbai-40001

Scrip Code-526869

Sub: Regulation 30 and 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 — Outcome of the Board Meeting

Dear Sir/Madam,

Pursuant to Regulations 30 and 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we write to inform you that the Board of Directors of the Company at its meeting held on Tuesday, 26th May, 2026, inter-alia, considered and approved the following:

1. Audited Standalone Financial Results of the Company for the Quarter and Financial Year ended 31st March, 2026 along with the Audit Report issued by the Statutory Auditors of the Company and other required disclosures are enclosed herewith as **Annexure-I**. The Financial Results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company, at their respective meetings held today.
2. Re-appointment of M/s. R V J & Company, Chartered Accountants (Firm Registration No. 024018S), as Internal Auditors of the Company for the Financial Year 2026-27.

The details required under Regulation 30 of the SEBI (LODR) Regulations, 2015 read with SEBI Master Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 are enclosed herewith as **Annexure – II**.

The meeting of the Board of Directors commenced at 04.00 PM. and concluded at 05.15 PM.

The above information will be made available on the Company's website at www.kumbhatfinancialserviceslimited.com

Kindly take the same on record.

KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

Yours Faithfully,

For **Kumbhat Financial Services Limited**

**Company Secretary &
Compliance Officer
Membership No: A78578**

JOSEPH & RAJARAM

CHARTERED ACCOUNTANTS

Independent Audit Report on Audit of Financial Results of Kumbhat Financial Services Limited ("The Company") pursuant to the requirements of Regulation 33 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation 2015, as amended

The Board of Directors of Kumbhat Financial Services Limited

Opinion

We have audited the Financial Results for the year ended March 31, 2026 included in the accompanying "Statement of Financial Results for the Quarter and Year Ended March 31, 2026 (refer 'Other Matter' section below) of Kumbhat Financial Services Limited (hereinafter referred to as "the Company"), (hereinafter referred to as "the Statement"), being submitted by the Company pursuant to the requirements of Regulation 33 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (hereinafter referred to as "the LODR Regulations"). We have stamped and initialed the Statement for identification purposes only.

In our opinion and to the best of our information and according to the explanations given to us, the Financial Results for the year ended March 31, 2026:

- i. are presented in accordance with the requirements of Regulation 33 of the LODR Regulations, as amended; and
- ii. gives a true and fair view in conformity with the recognition and measurement principles laid down in the Indian Accounting Standards and other accounting principles generally accepted in India of the net profit and other comprehensive income and other financial information of the Company for the year then ended.

Basis of Opinion

We conducted our audit in accordance with the Standards on Auditing (hereinafter referred to as the "SAs") specified under Section 143(10) of the Companies Act, 2013 (hereinafter referred to as "the Act"). Our responsibilities under those Standards are further described in "Auditors' Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (hereinafter referred to as "the ICAI") together with the ethical requirements that are relevant to our audit of the Financial Results for the year ended March 31, 2026 under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion on the financial results.

Management and Board of Directors' Responsibilities for the Statement

The Statement which includes the Financial Results is the responsibility of the Company's Board of Directors and has been approved by them for the issuance. The Financial Results for the year ended March 31, 2026 has been compiled from the related audited Financial Statements. This responsibility includes the preparation and presentation of the Financial Results for the quarter and year ended March 31, 2026 that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards notified under Section 133 of the Act and with relevant



rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the LODR Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and is free from material misstatement, whether due to fraud or error

In preparing the Statement, the management and Board of Directors are responsible for assessing the Company's ability, to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the financial reporting process of the Company.

Auditors' Responsibilities for the Audit of the Financial Results for the year ended March 31, 2026

Our objectives are to obtain reasonable assurance about whether the Financial Results for the year ended March 31, 2026 as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Annual Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Annual Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Directors.
- Evaluate the appropriateness and reasonableness of disclosures made by the Board of Directors in terms of the requirements specified under Regulation 33 of the LODR Regulations.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists



related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Annual Financial Results, including the disclosures, and whether the Annual Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the Annual Financial Results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Annual Financial Results may be influenced. We consider quantitative materiality and qualitative factors (i) in planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Annual Financial Results.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The Statement includes the results for the quarter ended March 31, 2026, being the balancing figure between audited figures in respect of the full financial year ended March 31, 2026 and the published unaudited year to date figures up to December 31, 2025 being the third quarter of the financial years which were subjected to limited review by us, as required under the LODR Regulations. Our Opinion on the statement is unmodified in respect of this matter.

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.

Place: Chennai

Date: 26-05-2026

UDIN: 26205893DMCOZW5360



For Joseph & Rajaram
Chartered Accountants
Firm Regn No. 0013755

John Joseph P
Partner

Membership No. 205893

Sr.No	Particulars	Note No.	As at March 31, 2026	As at March 31, 2025
	Assets			
I	Financial Assets			
	(a) Cash and cash equivalents	3	14.27	380.99
	(b) Bank balance other than (a) above	4	-	-
	(c) Loans	5	2,660.01	1,756.59
	(d) Investments	6	13.27	21.54
	(e) Other Financial Assets	7	12.70	8.53
			2,700.25	2,167.65
II	Non-Financial Assets			
	(a) Current tax assets (Net)	8	0.01	-
	(b) Deferred Tax Assets (Net)	9	16.35	-
	(c) Property, plant and equipment	10	1.18	0.52
	(d) Other Non-Financial Assets	11	16.02	7.40
			33.56	7.92
	Total Assets (I + II)		2,733.81	2,175.57
	Liabilities and Equity			
I	Financial Liabilities			
	(a) Payables			
	(a) Trade Payables	12		
	(i) Total outstanding dues of micro enterprises and small enterprises		115.97	111.97
	(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises		1.10	1.78
	(b) Borrowings (other than Debt Securities)	13	1,962.50	1,500.00
	(c) Other Financial Liabilities	14	5.63	0.44
			2,085.20	1,614.19
II	Non-Financial Liabilities			
	(a) Provisions	15	28.67	28.02
	(b) Deferred Tax Liabilities (Net)	16	-	-
	(c) Other Non-Financial Liabilities	17	7.74	3.71
			36.41	31.73
	Total Liabilities (I + II)		2,121.61	1,645.92
III	Equity			
	(a) Equity Share Capital	18	532.80	532.80
	(b) Other Equity	19	79.40	(3.15)
			612.20	529.65
	Total Liabilities and Equity (I + II + III)		2,733.81	2,175.57

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

SANJAY KUMBHAT
Managing Director
DIN : 03077193

Place : Chennai
Date : 26-05-2026



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Statement of audited financial results for the quarter and the year ended March 31, 2026

(All figures are in Indian Rupees in Lakhs unless otherwise stated)

Sr.No	Particulars	Quarter Ended			Year ended	
		March 31, 2026 (Audited)	December 31, 2025 (Unaudited)	March 31, 2025 (Audited)	March 31, 2026 (Audited)	March 31, 2025 (Audited)
I	Revenue from Operations					
	(a) Interest Income	106.75	180.79	118.96	581.23	173.19
	(b) Dividend Income	0.10	-	0.06	0.17	0.32
	(c) Fees and commission income	102.85	11.49	6.41	128.57	30.11
	(d) Net gain on fair value changes	-	-	-	-	-
	Total Revenue from Operations (I)	209.70	192.28	125.43	709.97	203.61
II	Other Income	0.03	-	-	0.03	1.93
III	Total Income (I + II)	209.73	192.28	125.43	710.00	205.54
IV	Expenses					
	(a) Finance Cost	58.62	53.16	44.38	203.01	73.25
	(b) Fees and commission expenses	126.17	91.26	55.48	357.69	88.94
	(c) Net Loss on Fair Value Changes	2.78	3.11	11.75	8.27	22.72
	(d) Impairment on Financial Instruments	(76.62)	74.49	(198.67)	19.90	(184.31)
	(e) Employee benefit expenses	5.05	3.09	1.59	11.31	7.11
	(f) Depreciation and amortization expenses	0.03	0.14	0.12	0.41	0.48
	(g) Other Expenses	(4.76)	18.67	19.86	42.56	34.15
	Total Expenses (IV)	111.27	243.92	-65.49	643.15	42.34
V	Profit / (Loss) before exceptional items and tax (III - IV)	98.46	(61.64)	190.92	66.85	163.20
VI	Exceptional items	-	-	-	-	-
VII	Profit / (Loss) before tax (V - VI)	98.46	(61.64)	190.92	66.85	163.20
VIII	Tax Expense					
	(a) Current Tax	-	-	-	-	-
	(b) Adjustments for earlier years	-	-	29.84	0.65	29.84
	(c) Deferred Tax	(16.35)	-	(9.67)	(16.35)	(9.31)
	(d) Mat Credit Entitlement	-	-	6.82	-	6.82
	Total Tax Expense (VIII)	(16.35)	0.00	26.99	(15.70)	27.35
IX	Profit / (Loss) for the period (VII - VIII)	114.81	(51.64)	163.93	82.55	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)	114.81	(51.64)	163.93	82.55	135.85
XII	Paid-up equity share capital [Face Value of Rs 10.00/- each]				532.80	532.80
XIII	Other Equity				79.40	(3.15)
XIV	Earnings per equity share (EPS) [Face Value of Rs 10.00/- each]					
	Basic (in Rs)*	2.15	(0.97)	3.45	1.55	2.86
	Diluted (in Rs)*	2.15	(0.97)	3.45	1.55	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 26/05/26
- 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 31st 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 Dec 2025- Mar 2026 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
- The figures for the quarter ended 31st March are the balancing figures between audited figures in respect of the full financial years ended 31st March and the published unaudited year to date figures upto 31st December being the end of the third quarter of the respective financial years, which were subjected to limited review by the statutory auditors of the company.

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



SANJAY KUMBHAT
Managing Director
DIN : 03077193



Place : Chennai
Date : 26-05-2026

Sr.No	Particulars	For the period ended March 31, 2026	For the year ended March 31, 2025
I	Cash flow operating activities :		
	Profit before tax	66.85	163.20
	Adjustments for Non-Cash transactions & Non-Operating Income		
	Finance Cost	203.01	73.25
	Net (Gain) / Loss on Fair Value Changes	8.27	22.72
	Impairment on Financial Instruments	19.90	(184.31)
	Depreciation and amortization expenses	0.41	0.48
	Liabilities written back	-	(0.24)
	Reversal of Provision no longer required written back	-	(1.69)
	Dividend Income	-0.17	(0.32)
	Operating Profits before changes in Working Capital	298.27	73.09
	Adjustments for changes in Working Capital		
	(Increase) / Decrease in Loan	(923.32)	(1,369.79)
	(Increase) / Decrease in Other Financial Assets	(4.17)	(8.50)
	(Increase) / Decrease in Other Non-Financial Assets	(8.62)	(7.40)
	Increase / (Decrease) in Payables	3.32	112.21
	Increase / (Decrease) in Other Financial Liabilities	5.19	-
	Increase / (Decrease) in Provisions	0.00	-
	Increase / (Decrease) in Other Non-Financial Liabilities	4.03	3.57
	Cash flow generated / (used) from operating activities	(625.30)	(1,196.82)
	Less : Income Taxes Paid (Net of Refunds)	-0.01	1.34
	Net Cash flow generated / (used) from operating activities (A)	(625.31)	(1,195.48)
II	Cash flow from investing activities		
	Purchase of Investments	-	(0.04)
	Purchase of Property, plant and equipment	(1.07)	-
	Sale of Investments	-	10.76
	(Increase) / Decrease in Bank balance other than cash and cash equivalents	-	-
	Dividend Income	0.17	0.32
	Net Cash flow generated / (used) from investing activities (B)	(0.90)	11.04
III	Cash flow from financing activities		
	Proceeds from Borrowings other than debt securities issued	462.50	1,500.00
	Repayments of Borrowings other than debt securities issued	-	-
	Finance Cost Paid	(203.01)	(73.25)
	Proceeds from Preferential allotment of Equity Shares	-	138.72
	Adjustment towards Share Issue Expenses	-	(8.37)
	Net Cash flow generated / (used) from financing activities (C)	259.49	1,557.10
IV	Net Increase / (Decrease) in Cash and cash equivalents (A + B + C)	(366.72)	372.66
	Cash and cash equivalents as at the beginning of the period	380.99	8.33
	Cash and cash equivalents as at the end of the period	14.27	380.99
V	Components of Cash and cash equivalents		
	(a) Cash on hand	3.10	4.09
	(b) Balances with banks in Current Accounts	11.17	376.90
	(c) Bank deposit with original maturity of less than 3 months	-	-
	Total (a + b + c)	14.27	380.99

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



SANJAY KUMBHAT
 Managing Director
 DIN : 03077193



Place : Chennai
 Date : 26-05-2026

KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

Annexure-II

Disclosure under Regulation 30 of Securities and Exchange Board of India (LODR) Regulations, 2015 read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD 1/P/CIR/2023/123 dated July 13, 2023 details are furnished below:

Re-appointment of M/s. R V J & Company, as the Internal Auditors of the Company for the financial year 2026-27.

Sl. No.	Particulars	Details
1.	Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise	Re-appointment of M/s. R V J & Company as the Internal Auditors of the Company.
2.	Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment	Re-appointment of M/s. R V J & Company as the Internal Auditors of the Company for the financial year 2026-27 vide board meeting held on 26.05.2026.
4.	Brief profile	<p>R V J & Company, is a professionally managed Chartered Accountancy firm established in the year 2021 by Mr. Rahul V Jain. The firm is committed to providing reliable, efficient, and value-driven professional services to businesses, startups, and individuals across various sectors.</p> <p>With a client-focused approach and strong technical expertise, the firm offers a wide range of services including accounting and bookkeeping, Income Tax compliance and advisory, GST compliance and consultancy, ROC compliances, litigation and representation services, due diligence assignments, internal audits, statutory audits, and tax audits.</p> <p>Since its inception, the firm has focused on delivering timely and practical solutions tailored to the specific requirements of clients while maintaining the highest standards of professionalism, integrity, and confidentiality. The firm aims to assist clients not only in meeting statutory requirements but also in improving operational and financial efficiency through proactive advisory and compliance support.</p>

KUMBHAT FINANCIAL SERVICES LIMITED

(CIN: L65991TN1993PLC024433)

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

Scrip Code: 526869

Subject: Declaration pursuant to Regulation 33(3)(d) of SEBI (LODR) Regulations, 2015

Dear Sir/Madam,

Pursuant to Regulation 33(3)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, we hereby declare that the Statutory Auditors of the Company have issued Audit Report with unmodified opinion on the audited standalone financial results of the Company for the quarter and financial year ended 31st March, 2026.

Kindly take the same on record.

Thanking You,

Yours Faithfully,
For **Kumbhat Financial Services Limited**

**Company Secretary &
Compliance Officer
Membership No: A78578**