RFSL
RICH FIELD FINANCIAL SERVICES LIMITED

Date: November 12, 2026

To,
The Manager
Department of Corporate Services
BSE Limited
Phirozee Jeejeeboy Towers, Dalal Street,
Fort, Mumbai – 400 001

Scrip Code: 539435

Sub: Outcome of the Board Meeting held on 12th November, 2026
Ref: Regulation 30 and 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/Madam,

This is to inform you that, pursuant to Regulation 30 and 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, ('**Listing Regulations**'), the Board of Directors of the Company at its meeting held today i.e. Thursday, 12th November, 2026 commenced at 03:15 P.M and concluded at 04:10 P.M have inter alia, considered and approved the following matters:

1. The Unaudited Financial Results along with Limited Review Report for the quarter and half year ended 30th September, 2026 under Regulation 33 of the SEBI (LODR) Regulations, 2015.
2. Unaudited Balance sheet as at half year ended 30th September, 2026.
3. Cash flow statement for the half year ended 30th September, 2026.
4. Resignation of Ms. Roopamol K S as Company Secretary and Compliance Officer

We wish to further inform that the copies of the Unaudited Financial Results and Limited Review Report issued by the Statutory Auditors of the Company for the quarter and half year ended September 30, 2026 are enclosed. The Company has also made arrangement for release of the Unaudited financial results for the quarter and half year ended September 30, 2026 in the newspapers as per the requirement of the Listing Regulations.

The Board considered the proposal for change of the name of the Company. However, after due deliberations, the Board decided to defer consideration of the proposal to a subsequent meeting of the Board. Accordingly, no decision was taken on the matter at the present meeting.

This is for your information and record.
Yours Faithfully,

For and on behalf of
Richfield Financial Services Limited
VADASSERIL CHACKO GEORGEKUTTY
Digitally signed by VADASSERIL CHACKO GEORGEKUTTY
Date: 2026.11.12 16:07:55 +05'30'

Vadasseril Chacko Georgekutty
Managing Director
DIN: 09194854

A. JOHN MORIS & CO.,
CHARTERED ACCOUNTANTS

INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM STANDALONE FINANCIAL RESULTS

TO THE BOARD OF DIRECTORS OF RICHFIELD FINANCIAL SERVICES LIMITED

1. We have reviewed the accompanying statement of Standalone Unaudited Financial Results of **RICHFIELD FINANCIAL SERVICES LTD.** for the half year ended 30th September, 2026 being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015 as amended.

2. This statement which is the responsibility of the Company's Management and 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 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. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review 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 (ICAI). A review of interim financial reporting consists of making inquiries, primarily of the Company's personnel 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 specified under section 143(10) of the Companies Act, 2013 and thus provide less assurance than 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, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards and other accounting policies 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, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For A JOHN MORIS & CO.
Chartered Accountants
Firm No.007220S

Jobin George
Partner
Membership No. 236710
UDIN: 26236710MGGWNQ7782

A. JOHN MORIS & Co. Cochin 682 036 Chartered Accountants

Place: Kochi
Date :12-11-2026

RICHFIELD FINANCIAL SERVICES LIMITED

Registered Office: Door No. 2/184, First Floor, Settu Chettiyar Building, Avadi Road, EB Office Opposite, Poonamalle, Tiruvallur- 600056, Tamil Nadu, India

Phone No. : +914844033100, Email Id: secretarial@rfsl.co.in, Website : www.rfsl.co.in

CIN NO. L65999TN1992PLC193915

Statement of Assets and Liabilities as at September 30,2026

Balance Sheet

(Rs in Lakhs)

SN	Particulars	30 September 2026 (Unaudited)	31 March 2026 (Audited)
	ASSETS		
1	**Financial Assets**		
(a)	Cash and cash equivalents	464.71	298.64
(b)	Bank Balance other than (a) above	3.35	3.35
(c)	Loans	7,557.85	7,692.01
(d)	Investments	450.00	-
(e)	Other Financial assets (to be specified)		
	(i)Fixed Deposit	-	-
	(ii)Others	349.31	132.96
2	**Non-financial Assets**		
(a)	Current tax assets (Net)	8.59	30.15
(b)	Property, Plant and Equipment	173.63	102.26
(c)	Deferred tax Assets (Net)	5.92	16.13
(d)	Other non-financial assets (to be specified)		
	(i) Prepaid Expenses	101.34	82.06
	(ii) Room Security	105.47	82.71
	(iii) other advances	10.61	15.01
	Total Assets	**9,230.78**	**8,455.28**
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	**Financial Liabilities**		
(a)	Payables		
	(I) Other Payables		
	(i) total outstanding dues of creditors other than micro enterprises and small enterprises	7.31	19.55
(b)	Debt Securities	900.53	1,012.08
(c)	Subordinated Liabilities	6,481.34	5,671.36
(d)	Other financial liabilities	248.33	113.75
2	**Non-Financial Liabilities**		
(a)	Current tax liabilities	3.17	32.45
(b)	Provisions and contingencies	64.77	99.94
(c)	Other non-financial liabilities	69.43	90.06
3	**EQUITY**		
(a)	Equity Share capital	965.62	965.62
(b)	Other Equity	490.28	450.47
	Total Liabilities and Equity	**9,230.78**	**8,455.28**

RICHFIELD FINANCIAL SERVICES LTD.

For RICHFIELD FINANCIAL SERVICES LTD.

Managing Director

RICHFIELD FINANCIAL SERVICES LIMITED

Registered Office: Door No. 2/184, First Floor, Settu Chettiyar Building, Avadi Road, EB Office Opposite, Poonamalle, Tiruvallur- 600056, Tamil Nadu, India

Phone No. : +914844033100, Email Id: secretarial@rfsl.co.in, Website : www.rfsl.co.in

CIN NO. L65999TN1992PLC193915

Statement of Financial Results for the Half Year Ended September 30, 2026

Part I (Rs.in Lakhs)

SN	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)
	Revenue from operations						
(i)	Interest Income	471.16	475.50	248.05	946.66	447.77	1,121.26
(ii)	Miscellaneous Income	21.00	14.87	22.85	35.87	41.83	98.31
(I)	**Total Revenue from operations**	**492.16**	**490.37**	**270.90**	**982.53**	**489.60**	**1,219.57**
(II)	**Other Income**	16.38	2.66	19.04	19.04	23.25	86.71
(III)	**Total Income (I+II)**	**508.54**	**493.03**	**289.93**	**1,001.57**	**512.85**	**1,306.28**
	Expenses						
(i)	Finance Costs	272.52	195.67	94.66	468.19	175.58	477.49
(ii)	Employee Benefit Expenses	160.29	148.10	79.13	308.39	150.80	391.00
(iii)	Depreciation, amortization and impairment	5.09	3.45	3.37	8.54	6.30	10.49
(iv)	Others expenses (to be specified)						
	Operating Expenses	71.27	52.79	47.08	124.06	88.80	189.16
	Administrative Expenses	1.52	1.53	1.75	3.05	2.44	4.17
	Rent	27.49	43.22	11.80	70.71	21.75	80.37
	Rates & Taxes	(8.72)	9.34	0.03	0.61	0.05	15.89
	Baddebts Written Off	(29.25)	(5.93)	6.25	(35.17)	11.52	90.58
(IV)	**Total Expenses (IV)**	**500.21**	**448.16**	**244.07**	**948.38**	**457.25**	**1,259.15**
(V)	**Profit / (loss) before exceptional items and tax (III - IV)**	**8.32**	**44.87**	**45.87**	**53.19**	**55.60**	**47.12**
(VI)	Exceptional items	-	-	-		-	-
(VII)	**Profit/(loss) before tax (V -VI)**	**8.32**	**44.87**	**45.87**	**53.19**	**55.60**	**47.12**
(VIII)	Tax Expense:						
	(1) Current Tax	(6.10)	9.28	12.23	3.17	12.23	32.45
	(2) Deferred Tax	8.20	2.01	(0.11)	10.21	(0.44)	20.59
	(3) Tax Adjustments for Earlier Years						-
(IX)	**Profit/(loss) for the period from continuing operations(VII-VIII)**	**6.23**	**33.58**	**33.52**	**39.80**	**42.93**	**35.26**
(X)	Profit/(loss) from discontinued operations	-		-		-	-
(XI)	Tax Expense of discontinued operations	-		-		-	-
(XII)	Profit/(loss) from discontinued operations(After tax) (X-XI)	-		-		-	-
(XIII)	**Profit/(loss) for the period (IX+XII)**	**6.23**	**33.58**	**33.52**	**39.80**	**42.93**	**35.26**
(XIV)	**Other Comprehensive Income**						
	(A) (i) Items that will not be reclassified to profit or loss in the susequent period	-		-		-	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss in the subsequent period	-		-		-	-
	Subtotal (A)	-		-		-	-
	(B) (i) Items that will not be reclassified to profit or loss in the susequent period	-		-		-	-

For RICHFIELD FINANCIAL SERVICES LTD.

RICHFIELD FINANCIAL SERVICES LTD.

Managing Director

	(ii) Income tax relating to items that will not be reclassified to profit or loss in the subsequent period	-		-		-	-
	Subtotal (B)	-		-		-	-
	Other Comprehensive Income (A + B)	-		-		-	-
(XV)	**Total Comprehensive Income for the period (XIII+XIV) (Comprising Profit (Loss) and other Comprehensive Income for the period)**	**6.23**	**33.58**	**33.52**	**39.80**	**42.93**	**35.26**
(XVI)	**Details of Equity Share Capital**						
	Paid-up Equity Share Capital (Face value of Rs.10/- each)	965.62	965.62	750.02	965.62	750.02	965.62
(XVII)	**Earnings per equity share (for continuing operations)**						
	Basic (Rs.)	0.06	0.35	0.45	0.41	0.57	0.37
	Diluted (Rs.)	0.06	0.35	0.45	0.41	0.57	0.37
(XVIII)	**Earnings per equity share (for discontinued operations)**						
	Basic (Rs.)				-	-	-
	Diluted (Rs.)				-	-	-
(XIX)	**Earnings per equity share (for continuing and discontinued operations)**						
	Basic (Rs.)	0.06	0.35	0.45	0.41	0.57	0.37
	Diluted (Rs.)	0.06	0.35	0.45	0.41	0.57	0.37

For RICHFIELD FINANCIAL SERVICES LTD.

RICHFIELD FINANCIAL SERVICES LTD.

Managing Director

RICHFIELD FINANCIAL SERVICES LIMITED

Registered Office: Door No. 2/184, First Floor, Settu Chettiyar Building, Avadi Road, EB Office Opposite, Poonamalle, Tiruvallur- 600056, Tamil Nadu, India

CIN:L65999TN1992PLC193915

Cash Flow Statement For the Period Ended September 30 , 2026 **(Rs in lakhs)**

SN	Particulars	Period Ended 30.09.2026		Period Ended 31.03.2026	
(A)	**CASH FLOW FROM OPERATING ACTIVITIES**				
	Profit before Tax		53.19		47.12
	Adjustment for:				
	Tax Expenses	(13.39)		(11.86)	
	Excess amount paid W/Off				
	Depreciation	8.54		10.49	
	Interest on Fixed Deposit	(1.66)		(7.01)	
	Impairment of Asset carried at amortised cost or FVTOCI	-		-	
	Net Loss / (Gain) in Fair Value Changes through OCI after Tax	-		-	
	Dividend Paid	-		-	
	Change in Current Tax Assets	31.77	25.26	35.30	26.92
	Operating Profit before Working Capital Changes		78.46		74.05
	Adjustment for :-				
	Change in provision	(35.17)		90.58	
	Change in other current liabilites	-		(4.46)	
	Change in Other Financial Liabilities	(49.90)		91.46	
	Change in Financial liabilities	122.34		91.60	
	Change in Other Financial Assets	(253.99)		(218.98)	
	Loan Provided	134.16	(82.57)	(4,856.71)	(4,806.51)
	Cash Generated from Operations		(4.11)		(4,732.46)
	Less : Direct Taxes Paid		-		-
	Cash Inflow(+)/Outflow(-) before Extra Ordinary Items		(4.11)		(4,732.46)
	Add(+)/Deduct(-) Prior Period Adjustments				-
	Net Cash Inflow(+)/Outflow(-) in Operating Activities		**(4.11)**		**(4,732.46)**
(B)	**CASH FLOW FROM INVESTING ACTIVITIES**				
	Dividend Income				
	Interest on Fixed Deposit	1.66		7.01	
	Bank balances other than Cash & cash equivalents	-		300.05	
	Purchase of Fixed Asset	(79.91)		(95.89)	
	Sale/ (Purchase) of Investments	(450.00)	(528.25)	-	211.16
	Net Cash Inflow(+)/Outflow(-) in Investing Activities		**(528.25)**		**211.16**
(C)	**CASH FLOW FROM FINANCING ACTIVITIES**				
	Issue of shares			539.00	
	NCD	(111.55)		566.38	
	Subdebt liabilities	809.98		3,535.83	
	Dividend Paid		698.43	-	4,641.21
	Net Cash Inflow(+)/Outflow(-) in Financing Activities		**698.43**		**4,641.21**
(D)	**NET INCREASE IN CASH & CASH EQUIVALENTS (A+B+C)**		**166.07**		**119.91**
(E)	**OPENING CASH AND CASH EQUIVALENTS**		298.64		178.73
(F)	**CLOSING CASH AND CASH EQUIVALENTS**		**464.71**		**298.64**

RICHFIELD FINANCIAL SERVICES LTD.

For RICHFIELD FINANCIAL SERVICES LTD.

Managing Director

(Amount in lakhs)

Statment of Changes in Equity for the Quarter ended September 30, 2026

A. Equity Share Capital	30.09.2026	31.03.2026
Balance at the beginning of the reporting period	965.62	750.02
Changes in equity share capital during the year	-	215.60
Balance at the end of the reporting period	965.62	965.62

B. Other Equity

(Amount in lakhs)

Sr. No	Particulars	30.09.2026					31.03.2026				
		Securities Premium	General Reserve	Reserve Fund	Other Comprehensive Income	Retained Earnings	Securities Premium	General Reserve	Reserve Fund	Other Comprehensive Income	Retained Earnings
1	Balance at the beginning of the reporting period	323.40	5.67	64.39	-	57.01	-	5.67	57.33	-	28.80
2	Restated balance at the begining of the reporting period	323.40	5.67	64.39	-	57.01	-	5.67	57.33	-	28.80
3	Total comprehensive Income for the year	-	-	-	-	39.80	-	-	-	-	35.26
4	Transfer for Bonus share	-	-	-	-	-	-	-	-	-	-
5	Preferential Allotment of shares at a premium	-	-	-	-	-	323.40	-	-	-	-
6	Transfer to retained earnings	-	-	-	-	-	-	-	-	-	-
7	Transfer to Statutory Reserve	-	-	7.96	-	(7.96)	-	-	7.05	-	(7.05)
8	Balance at the end of the reporting period	323.40	5.67	72.35	-	88.85	323.40	5.67	64.39	-	57.01

Part II

A. Select Information for the Quarter ended on 30.09.2026

SN	PARTICULARS	Quarter Ended			Year Ended
		30.09.2026 (Unaudited)	30.06.2026 (Unaudited)	30.09.2025 (Unaudited)	31.03.2026 (Audited)
A	**PARTICULARS OF SHAREHOLDING**				
1	**Public shareholding**				
	-No of shares	60,70,564	60,70,564	39,36,164	60,70,564
	- % of shareholdings	62.87%	62.87%	52.48%	62.87%
2	**Three promoters and promoter group shareholdings**				
a)	**Pledged/Encumbered**				
	Number of shares	-			-
	Percentage of shares (as a % of the total shareholding of promoter and promoter group)	-			-
	Percentage of shares (as a % of the total share capital of the Company)	-			-
b)	**Non-encumbered**				
	Number of shares	35,85,636	35,85,636	35,64,036	35,85,636
	Percentage of shares (as a % of the total shareholding of promoter and promoter group)	100.00%	100.00%	100.00%	100.00%
	Percentage of shares (as a % of the total share capital of the Company)	37.13%	37.13%	47.52%	37.13%

B. Investors Complaint	Quarter ended 30.09.2026
Pending at the beginning of the quarter	NIL
Received during the quarter	2
Disposed off during the quarter	2
Remaining unresolved at the end of the quarter	NIL

Note:

1. The above unaudited standalone financial results after review of Audit Committee were approved by the Board of Directors at its Meeting held on November 12, 2026. The Statutory Auditor of the company have carried out a limited review of financial results for the quarter and half year ended September 30, 2026 in terms of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 (as amended). There are no qualification in the Audit Report.
2. No Investor Complaints remains pending at the quarter ended September 30, 2026.
3. The figure for the corresponding previous period have been regrouped / rearranged wherever necessary, to conform with the current year's classification.
4. Company has only one segment and hence no separate Segment Result has been given.
5. Earnings Per Share - Basic and Diluted has been calculated in accordance with Indian Accounting Standards on Earnings Per Share (IND AS-33), specified under section 133 of the Companies Act, 2013, read with rule 7 of the Companies (Accounts) Rules, 2014.

6. Transition to Indian Accounting standard:
The Company's Financial Results for the quarter and half year ended 30th September, 2026 are in accordance with Ind-AS as notified by MCA under the Companies (Indian Accounting Standard) Rule, 2015. Ind AS compliant comparative figure of the corresponding quarter and year ended have been reviewed by the Statutory Auditor of the company. However, the management has exercised due diligence to ensure that the financial results provide true and fair view of the company affairs.

7. The above results are available on the website of BSE Limited at www.bseindia.com & on Company website at www.rfsl.co.in

Place: Chennai
Date: 12-11-2026

RICHFIELD FINANCIAL SERVICES LTD.

For RICHFIELD FINANCIAL SERVICES LTD.

Managing Director

RFSL
RICH FIELD FINANCIAL SERVICES LIMITED

Annexure

Disclosure required under Listing Regulations read with SEBI Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026, are as under: -

Sr. No.	Particulars	Details
1.	Reason for change viz. appointment, reappointment, resignation, removal, death or otherwise	Ms. Roopamol K S has tendered her resignation from the position of Company Secretary and Compliance Officer of the Company vide her email dated 02 November, 2026 and will be relieved from the services of the Company with effect from the close of business hours on 02 December, 2026 to pursue better career growth and professional advancement opportunities.
2.	Date of ~~appointment/ re-appointment/~~ cessation (as applicable) & ~~term of appointment/re-appointment~~	02 December 2026
3.	Brief profile (in case of appointment)	Not Applicable
4.	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable

For and on behalf of
Richfield Financial Services Ltd

VADASSERIL CHACKO GEORGEKUTTY

Digitally signed by VADASSERIL CHACKO GEORGEKUTTY
Date: 2026.11.12 16:15:47 +05'30'

Vadasseril Chacko Georgekutty
Managing Director
DIN: 09194854

Date: November 2, 2026

To

Managing Director /Board of Directors

Richfield Financial Services Limited

Sub: Resignation from the position of Company Secretary & Compliance Officer

Dear Sir/Madam,

With reference to the above subject, I hereby tender my resignation from the position of Company Secretary and Compliance Officer of the Company due to personal reasons and to pursue career growth opportunities.

I request the Board of Directors to kindly accept my resignation and relieve me from the duties and responsibilities of the position with effect from the close of business hours on **2nd December 2026**.

I take this opportunity to express my sincere gratitude to the Board of Directors and the Management for their continued support, cooperation and guidance during my tenure with the Company.

I kindly request you to acknowledge the receipt of my resignation letter and take the necessary steps for filing the requisite e-Forms and making the necessary submissions with the Registrar of Companies and BSE Limited, as applicable.

Thank you.

Yours faithfully,



Roopamol K S

Company Secretary & Compliance Officer