



Gilada Finance and Investments Limited

CIN: L65910KA1994PLC015981

Regd. Office: #105 R.R Takt, 37 Bhoopasandra Main Road, Bangalore- 560094

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(Standalone Audited Financial Results for the Quarter and Half-year ended 30th September 2025)

[Regulation 47(1) (b) of the SEBI (LODR) Regulations, 2015]

(Rs. in lakhs)

Statement of Unaudited Results for the Quarter and Half-Year Ended 30 th September 2025						
Sl. No.	Particulars	Quarter Ended			Half Year Ended	
		30-Sept - 2025 (Unaudited)	30-June- 2025 (Unaudited)	30-Sep -2024 (Unaudited)	30-Sept - 2025 (Unaudited)	30 th Sept 2024 (Unaudited)
1.	Revenue from Operations	172.88	166.85	160.44	339.73	327.29
2.	Other Income	14.24	3.76	14.19	18.00	24.11
3.	Total Income (1+2)	187.12	170.61	174.63	357.73	351.40
4.	Expenses					
	a) Employee Benefit Expenses	33.16	30.84	32.22	64.00	63.35
	b) Finance Cost	34.92	33.27	34.90	68.19	72.55
	c) Depreciation and amortization cost	1.30	1.30	0.50	2.60	1.00
	d) Impairment of Financial Assets	3.78	1.78	3.46	5.56	6.06
	e) Bad Debts Written Off	5.03	4.42	5.64	9.45	14.61
	f) Other Expenses	32.52	26.32	23.87	58.84	46.95
	Total Expenses	110.71	97.93	100.59	208.64	204.52
5.	Profit/(Loss) before exceptional items & Tax (3-4)	76.41	72.68	74.04	149.09	146.88
6.	Exceptional Items	-	-	-	-	-
7.	Profit/ (Loss) before Tax (5+6)	76.41	72.68	74.04	149.09	146.88
8.	Tax Expenses					
	a) Current tax	19.24	18.29	18.66	37.53	36.96
	b) Deferred Tax	-	-	-	-	-
9.	Profit/ loss for the period from continuing operations (7-8)	57.17	54.39	55.38	111.56	109.92
10	Profit from Discontinued operations	-	-	-	-	-
11	Tax Expenses of Discontinued Operations	-	-	-	-	-
12	Profit from Discontinued Operations (after tax) (10-11)	-	-	-	-	-
13	Profit for the Period (9+12)	57.17	54.39	55.38	111.56	109.92
14	Other Comprehensive Income (Net of Tax)	-	-	-	-	-
15	Total Comprehensive Income (after tax) (13+14)	57.17	54.39	55.38	111.56	109.92
16	Paid up Equity Share capital (Face Value of Rs.5/- each)	702.46	702.46	702.46	702.46	702.46
17.	Earnings Per Share (in rupees) (not annualized):					
	1. Basic:	0.40	0.39	0.39	0.79	0.78
	2. Diluted:	0.40	0.39	0.39	0.79	0.78
A	Basic and Diluted EPS is not annualized for quarter					
B	The above unaudited results have been reviewed by the Audit Committee and were considered and approved by the Board of Directors at their meeting held on 14.11.2025					

For GILADA FINANCE AND INVESTMENTS LIMITED

UDIN: 25024163BMGY0D5631

RAJGOPAL GILADA
MANAGING DIRECTOR
(DIN: 00307829)
PLACE: BANGALORE
DATE: 14.11.2025

For BENNUR NAGARAJA & CO.
Chartered Accountants


(BENNUR NAGARAJA)
Proprietor M.No. 024163



Notes:

1. The above financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016 and accordingly, these financial results together with the results for the comparative reporting period have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 ("the Act"), and other recognized accounting practices generally accepted in India and in compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). Any application guidance/ clarifications/ directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/ applicable.
2. In compliance with Regulation 33 of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, a limited review of financial results for the quarter ended and Half yearly ended 30th September 2025 has been carried out by the Statutory Auditors.
3. Expected credit loss on Financial assets has been provided on estimated basis.
4. The Company does not have any Subsidiary/ Joint Venture.
5. The figures for the last quarter of the previous year are the balancing figures between audited figures in respect of the full financial year and the published year-to-date figures up to third quarter.
6. There is no separate reportable segment as per Ind AS 108 on 'Operating Segments' in respect of the Company.
7. Previous period / year figures have been regrouped / reclassified, wherever found necessary, to conform to current period / year classification.

For GILADA FINANCE AND INVESTMENTS LIMITED

UDIN: 25024163 BMGYOD5631

**RAJGOPAL GILADA
MANAGING DIRECTOR
(DIN: 00307829)
PLACE: BANGALORE
DATE: 14.11.2025**

**For BENNUR NAGARAJA & CO.
Chartered Accountants**


**(BENNUR NAGARAJA)
Proprietor M.No. 024163**



GILADA FINANCE AND INVESTMENTS LIMITED		
UNAUDITED BALANCE SHEET AS AT 30th SEPTEMBER 2025		Rupees
ASSETS	As at 30.9.2025	
1. Financial Assets		
a) Cash & Cash Equivalents	12,31,629	
b) Loans (Net of Provision)	30,82,25,799	
c) Investments	5,90,000	
d) Other Financial Assets	77,23,579	31,77,71,007
2 Non Financial Assets		
a) Investments Property	3,98,37,000	
b) Current Assets (Net)	-	
c) Deferred Tax Assets (Net)	4,91,204	
d) Property, Plant & Equipment	13,59,667	
e) Other Non Financial Assets	5,19,229	4,22,07,100
Total Assets		35,99,78,107
LIABILITIES AND EQUITY		
1. Financial Liabilities		
a) Payables		
i. Trade Payables	NIL	
- total outstanding dues of micro enterprises and small enterprises	NIL	
- total outstanding dues of other than micro enterprises and small enterprises	NIL	
ii Other Payables		
- total outstanding dues of micro enterprises and small enterprises	NIL	
- total outstanding dues of other than micro enterprises and small enterprises	NIL	
b) Borrowings	9,64,20,204	
c) Other Financial Liabilities	25,50,129	9,89,70,333
2. Non Financial Liabilities		
a) Provisions (IT payable net of Advance tax paid)	98,88,584	
b) Other Non Financial Liabilities	NIL	98,88,584
3. Equity		
a) Equity Share Capital	7,02,46,000	
b) Other Equity	18,08,73,190	25,11,19,190
Total Liabilities & Equity		35,99,78,107

Place : Bangalore
Date : 14.11.2025

UDIN : 25024163BMGY0D5631



For BENNUR NAGARAJA & CO
Chartered Accountants

(Signature)
(BENNUR NAGARAJA)
Proprietor M.No. 024163

GILADA FINANCE AND INVESTMENTS LIMITED	
	Rs. Lakhs
UNAUDITED CASHFLOW STATEMENT FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2025	
Particulars	For Half year ended 30/09/2025
A. CASHFLOW FROM OPERATING ACTIVITIES	
Net Profit/(Loss) before Tax	149.09
Adjustment for	
- Depreciation and Amortisation	2.60
- Finance Cost	68.19
- Investment written off	Nil
	70.79
Operating Profit/Loss before working capital changes	219.88
Changes in Working Capital	
- (Increase)/Decrease in financial assets	-100.14
- (Increase)/Decrease in Non-financial assets	3.92
- (Increase)/Decrease in Non-financial liabilities	Nil
- (Increase)/Decrease in financial liabilities	123.90
Net Change in Working Capital	-227.96
Cash generated from from Operations	-8.08
Net Income tax paid/(refunds)	15.00
Net Cashflow from/(used in) Operating activities A	-23.08
B. CASHFLOW FROM INVESTING ACTIVITIES	
Capitall expenditure on Fixed assets including	
-Capital advance	0.21
Net Cashflow from/used in Investing activities B	-0.21
C. CASHFLOW FROM FINANCE ACTIVITIES	
- Proceeds from /(Repayment of Borrowings)	66.19
- Finance Cost	68.19
Net Cashflow from/(used in) financing activities C	-2.00
Net increase/(decrease) in cash& cash equivalents	-21.29
Cash & Cash equivalents at the beginning of the year	33.61
Cash & Cash equivalents at the end of the year	12.32
D. Reconciliation of Cash and Cash equivalents (as defined in Ind AS 7 Statement of Cashflow	
Net Cash & Cash equivalents (as defined in Ind AS 7 Statement of Cashflows	12.32
Add: Current Investments considered as part of Cash and Cash equivalents in Ind AS statement of cashflows	Nil
Cash & Cash equivalents at the end of the year	12.32
Comprises	
(a) Cash in Hand	0.68
(b) Balances with Banks in current accounts	11.64

Place : Bangalore
Date : 14.11.2025

UDIN :
25024163BMGYOD5631



For BENNUR NAGARAJA & CO
Chartered Accountants


(BENNUR NAGARAJA)
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