



GOENKA BUSINESS & FINANCE LTD.

NBFC RBI NO : 05.00614

Date:21.05.2025

To,
Department of Corporate Services
BSE Limited,
Ground Floor, PJ Towers,
Dalal Street Fort,
Mumbai-400001

To,
Metropolitan Stock Exchange of India Limited
Vibgyor Towers, 4th Floor, Plot no.C62, G-block,
Opp. Trident Hotel, BandraKurla Complex,
Bandra(E)
Mumbai-400098(India)

To,
The Calcutta Stock Exchange Limited
7, Lyons Range
Kolkata-700001

Sub: Quarterly Compliance on Integrated Financial Report for the quarter ended 31st March, 2025.

Dear Sir,

Pursuant to Regulation 33(3) of SEBI Listing regulation,2015 (LODR), we are enclosing herewith the Integrated Financial Report for the quarter and Year ended 31st March, 2025.

Kindly acknowledge the same.

Thanking You.

For, Goenka Business & Finance Ltd.



Mr. Dharmik Solanki
Company Secretary & Compliance Officer

Email: goenkabusiness1987@gmail.com

Web: www.goenkabusinessfinancelimited.in

CIN: L67120WB1987PLC042960

Registered Office:- 18, Rabindra Sarani Poddar Court, Gate- 4, 2nd Floor, Room 17, Kolkata - 700001 Mo. 9898021712

Corporate Office:- 3rd Floor 3E Rajyash Uniza Corporate, Office Above Starbucks Premchand Nagar road, Opposite Krishna Complex Satellite, Jodhpur Char Rasta, Ahmedabad, Ahmadabad City, Gujarat, India, 380015

General information about company		
Scrip code*	538787	
NSE Symbol*	NOTLISTED	
MSEI Symbol*	GBFL	
ISIN*	INE997C01015	
Name of company	GOENKA BUSINESS & FINANCE LIMITED	
Type of company	Main Board	
Class of security	Equity	
Date of start of financial year	01-04-2024	
Date of end of financial year	31-03-2025	
Date of board meeting when results were approved	21-05-2025	
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	12-05-2025	
Description of presentation currency	INR	
Level of rounding	Lakhs	
Reporting Type	Quarterly	
Reporting Quarter	Fourth quarter	
Nature of report standalone or consolidated	Standalone	
Whether results are audited or unaudited for the quarter ended	Audited	
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Audited	
Segment Reporting	Single segment	
Description of single segment	The Company operates in a single segment of Financial Services	
Start date and time of board meeting	21-05-2025 16:00	
End date and time of board meeting	21-05-2025 17:10	
Whether cash flow statement is applicable on company	Yes	
Type of cash flow statement	Cash Flow Indirect	
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion	
Whether the company has any related party?	Yes	
Whether the company has entered into any Related Party transaction during the selected half year for which it wants to submit disclosure?	Yes	
(I) We declare that the acceptance of fixed deposits by the bans/Non-Banking Finance Company are at the terms uniformly applicable/offered to all shareholders/public	NA	
(II) We declare that the scheduled commercial bank, as per RBI circular RBI/DBR/2015-16/19 dated March 03, 2016, has allowed additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on savings or a term deposits of bank's staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure.	NA	
(III) Whether the company is a 'high value debt listed entity' according to regulation 15 (1A)?	No	
(a) If answer to above question is Yes, whether complying with proviso to regulation 23 (9), i.e., submitting RPT disclosures on the day of results publication?		
(b) If answer to above question is No, please explain the reason for not complying.		
Whether the updated Related Party Transactions (RPT) Policy (in compliance with Reg. 23 of SEBI LODR) has been uploaded on the website of the Company?	Yes	
Latest Date on which RPT policy is updated	01-04-2024	
Indicate Company website link for updated RPT policy of the Company	https://www.goenkabusinessfinancelimited.in/policies.html	
Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter?	No	
No. of times funds raised during the quarter		
Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?	No	NOT APPLICABLE

Financial Results – NBFC			
Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period		01-01-2025	01-04-2024
Date of end of reporting period		31-03-2025	31-03-2025
Whether results are audited or unaudited		Audited	Audited
Nature of report standalone or consolidated		Standalone	Standalone
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.		
1	Income		
	Revenue from operations		
(i)	Interest Income	348.67	1352.27
(ii)	Dividend Income	0.06	0.55
(iii)	Rental Income	0	0
(iv)	Fees and commission Income	0	0
(v)	Net gain on fair value changes	0	0
(vi)	Net gain on derecognition of financial instruments under amortised cost category	0	0
(vii)	Sale of products (including Excise Duty)	0	0
(viii)	Sale of services	0	0
(ix)	Other revenue from operations		
1	Sale of Shares	1084.79	6149.89
	Total other revenue from operations	1084.79	6149.89
	Total Revenue From Operations	1433.52	7502.71
	Other income	308.58	308.3
	Total income	1742.1	7811.01
2	Expenses		
	Cost of materials consumed	0	0
	Purchases of stock-in-trade	628.73	4792.81
	Changes in inventories of finished goods, work-in-progress and stock-in-trade	568.1	1022.61
	Employee benefit expense	12.08	52.95
	Finance costs	678.82	1690.31
	Depreciation, depletion and amortisation expense	0.59	2.05
	Fees and commission expense	0	0
	Net loss on fair value changes	0	0
	Net loss on derecognition of financial instruments under amortised cost category	0	0
	Impairment on financial instruments	0	0
(f)	Other expenses		
1	Other expences	-181.31	301.01
	Total other expenses	-181.31	301.01
	Total expenses	1707.01	7861.74
3	Total profit before exceptional items and tax	35.09	-50.73
4	Exceptional items	0	0
5	Total profit before tax	35.09	-50.73
6	Tax expense		
7	Current tax	7.77	7.9
8	Deferred tax	17.61	-0.25
9	Total tax expenses	25.38	7.65
10	Net Profit Loss for the period from continuing operations	9.71	-58.38
11	Profit (loss) from discontinued operations before tax	0	0
12	Tax expense of discontinued operations	0	0
13	Net profit (loss) from discontinued operation after tax	0	0
14	Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0
15	Total profit (loss) for period	9.71	-58.38
16	Other comprehensive income net of taxes	-0.31	24.91
17	Total Comprehensive Income for the period	9.4	-33.47

18	Total profit or loss, attributable to		
	Profit or loss, attributable to owners of parent		
	Total profit or loss, attributable to non-controlling interests		
19	Total Comprehensive income for the period attributable to		
	Comprehensive income for the period attributable to owners of parent		
	Total comprehensive income for the period attributable to owners of parent non-controlling interests		
20	Details of equity share capital		
	Paid-up equity share capital	1300.01	1300.01
	Face value of equity share capital	10	10
21	Reserves excluding revaluation reserve		1820.76
22	Earnings per share		
i	Earnings per equity share for continuing operations		
	Basic earnings per share from continuing operations	0.07	-0.26
	Diluted earnings per share from continuing operations	0.07	-0.26
ii	Earnings per equity share for discontinued operations		
	Basic earnings per share from discontinued operations	0	0
	Diluted earnings per share from discontinued operations	0	0
ii	Earnings per equity share (for continuing and discontinued operations)		
	Basic earnings per share	0.07	-0.26
	Diluted earnings per share	0.07	-0.26
23	Debt equity ratio	0	0
24	Debt service coverage ratio	0	0
25	Interest service coverage ratio	0	0
26	Disclosure of notes on financial results		

Textual
Information(1) &

Textual
Information(2) &

Textual
Information(3) &

Statement of Asset and Liabilities		
Particulars		Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2024
Date of end of reporting period		31-03-2025
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Standalone
	Assets	
1	Financial Asset	
	Cash and cash equivalents	91.72
	Bank Balance other than (a) above	0
	Derivative financial instruments	0
	Receivables	
	(I) Trade Receivables	0
	(II) Other Receivables	0
	Loans	16480.68
	Investments	1162.25
	Other Financial assets	26.96
	Total Financial Asset	17761.61
2	Non Financial Asset	
	Inventories	1938.3
	Current tax assets (Net)	0
	Deferred tax Assets (Net)	0.96
	Investment Property	0
	Biological assets other than bearer plants	0
	Property, Plant and Equipment	4.46
	Capital work-in-progress	0
	Intangible assets under development	0
	Goodwill	0
	Other Intangible assets	0
	Other non-financial assets (to be specified)	170.43
	Total Non-Financial Asset	2114.15
	Total assets	19875.76
	Equity and liabilities	
1	Equity	
	Equity attributable to owners of parent	
	Equity share capital	1300.01
	Other equity	1820.76
	Total equity attributable to owners of parent	3120.77
	Non controlling interest	
	Total equity	3120.77
2	Liabilities	
2.1	Financial Liabilities	
(a)	Derivative financial instruments	0
(b)	Payables	0
	(I)Trade Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0
	II) Other Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	92.82
(C)	Debt Securities	0
(d)	Borrowings (Other than Debt Securities)	0
(e)	Deposits	0
(f)	Subordinated Liabilities	0
(g)	Other financial liabilities	16149.87
	Total Financial Liabilities	16242.69
2.2	Non-Financial Liabilities	
(a)	Current tax liabilities (Net)	0

(b)	Provisions	90.33
(C)	Deferred tax liabilities (Net)	0
(d)	Other non-financial liabilities	421.97
	Total Non-Financial Liabilities	512.3
	Total liabilities	16754.99
	Total equity and liabilities	19875.76
	Disclosure of notes on assets and liabilities	

Other Comprehensive Income			
Date of start of reporting period		01-01-2025	01-04-2024
Date of end of reporting period		31-03-2025	31-03-2025
Whether results are audited or unaudited		Audited	Audited
Nature of report standalone or consolidated		Standalone	Standalone
	Other comprehensive income [Abstract]		
1	Amount of items that will not be reclassified to profit and loss		
	Total Amount of items that will not be reclassified to profit and loss		
2	Income tax relating to items that will not be reclassified to profit or loss	0.00	0.00
3	Amount of items that will be reclassified to profit and loss		
	Total Amount of items that will be reclassified to profit and loss		
4	Income tax relating to items that will be reclassified to profit or loss	0.31	-24.91
5	Total Other comprehensive income	-0.31	24.91

Cash flow statement, indirect		
Particulars		Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2024
Date of end of reporting period		31-03-2025
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Standalone
Part I	Blue color marked fields are non-mandatory.	
	Statement of cash flows	
	Cash flows from used in operating activities	
	Profit before tax	-50.73
	Adjustments for reconcile profit (loss)	
	Adjustments for finance costs	0
	Adjustments for decrease (increase) in inventories	1022.61
	Adjustments for decrease (increase) in trade receivables, current	0
	Adjustments for decrease (increase) in trade receivables, non-current	0
	Adjustments for decrease (increase) in other current assets	0
	Adjustments for decrease (increase) in other non-current assets	0
	Adjustments for other financial assets, non-current	278.19
	Adjustments for other financial assets, current	-2099.61
	Adjustments for other bank balances	0
	Adjustments for increase (decrease) in trade payables, current	0
	Adjustments for increase (decrease) in trade payables, non-current	0
	Adjustments for increase (decrease) in other current liabilities	152.94
	Adjustments for increase (decrease) in other non-current liabilities	563.31
	Adjustments for depreciation and amortisation expense	2.05
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	0
	Adjustments for provisions, current	0
	Adjustments for provisions, non-current	0
	Adjustments for other financial liabilities, current	0
	Adjustments for other financial liabilities, non-current	0
	Adjustments for unrealised foreign exchange losses gains	0
	Adjustments for dividend income	0
	Adjustments for interest income	0
	Adjustments for share-based payments	0
	Adjustments for fair value losses (gains)	0
	Adjustments for undistributed profits of associates	0
	Other adjustments for which cash effects are investing or financing cash flow	0
	Other adjustments to reconcile profit (loss)	0
	Other adjustments for non-cash items	0
	Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0
	Total adjustments for reconcile profit (loss)	-80.51
	Net cash flows from (used in) operations	-131.24
	Dividends received	0
	Interest paid	0
	Interest received	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) operating activities	-131.24
	Cash flows from used in investing activities	
	Cash flows from losing control of subsidiaries or other businesses	0
	Cash flows used in obtaining control of subsidiaries or other businesses	0
	Other cash receipts from sales of equity or debt instruments of other entities	0
	Other cash payments to acquire equity or debt instruments of other entities	0
	Other cash receipts from sales of interests in joint ventures	0
	Other cash payments to acquire interests in joint ventures	0
	Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0
	Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0

	Proceeds from sales of property, plant and equipment	0
	Purchase of property, plant and equipment	0
	Proceeds from sales of investment property	0
	Purchase of investment property	0
	Proceeds from sales of intangible assets	0
	Purchase of intangible assets	0
	Proceeds from sales of intangible assets under development	0
	Purchase of intangible assets under development	0
	Proceeds from sales of goodwill	0
	Purchase of goodwill	0
	Proceeds from biological assets other than bearer plants	0
	Purchase of biological assets other than bearer plants	0
	Proceeds from government grants	0
	Proceeds from sales of other long-term assets	0
	Purchase of other long-term assets	0
	Cash advances and loans made to other parties	0
	Cash receipts from repayment of advances and loans made to other parties	0
	Cash payments for future contracts, forward contracts, option contracts and swap contracts	0
	Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0
	Dividends received	0
	Interest received	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	-3.26
	Net cash flows from (used in) investing activities	-3.26
	Cash flows from used in financing activities	
	Proceeds from changes in ownership interests in subsidiaries	0
	Payments from changes in ownership interests in subsidiaries	0
	Proceeds from issuing shares	0
	Proceeds from issuing other equity instruments	0
	Payments to acquire or redeem entity's shares	0
	Payments of other equity instruments	0
	Proceeds from exercise of stock options	0
	Proceeds from issuing debentures notes bonds etc	0
	Proceeds from borrowings	0
	Repayments of borrowings	0
	Payments of lease liabilities	0
	Dividends paid	0
	Interest paid	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) financing activities	0
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	-134.5
	Effect of exchange rate changes on cash and cash equivalents	
	Effect of exchange rate changes on cash and cash equivalents	0
	Net increase (decrease) in cash and cash equivalents	-134.5
	Cash and cash equivalents cash flow statement at beginning of period	226.22
	Cash and cash equivalents cash flow statement at end of period	91.72

<p align="right">Format for Disclosure of Related Party Transactions (applicable only for half-yearly</p>	
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Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of the related party transaction ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period	In case of party of the
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary								
1	GOENKA BUSINESS & FINANCE LIMITED	AAACG9648P	Dharmik Solanki	DFYPS7184R	KMP OF THE COMPANY (CS)	Remuneration			NOT ANY REMARKS			328300	0
2	GOENKA BUSINESS & FINANCE LIMITED	AAACG9648P	Yasin Gori	AXFPG5425P	Whole Time Director	Remuneration			NOT ANY REMARKS			513750	0
3	GOENKA BUSINESS & FINANCE LIMITED	AAACG9648P	Bhavik Prajapati	ALTTP4674R	Director	Remuneration			NOT ANY REMARKS			518750	0
4	GOENKA BUSINESS & FINANCE LIMITED	AAACG9648P	Darshil Shah	BYHPS3636P	Independent Director	Any other transaction	Sitting Fees		NOT ANY REMARKS			30000	0
5	GOENKA BUSINESS & FINANCE LIMITED	AAACG9648P	Charmi Parikh	EBFPP2854F	Independent Director	Any other transaction	Sitting Fees		NOT ANY REMARKS			30000	0
6	GOENKA BUSINESS & FINANCE LIMITED	AAACG9648P	Nigam Sathavara	DHLPS7078R	Independent Director	Any other transaction	Sitting Fees		NOT ANY REMARKS			30000	0
7	GOENKA BUSINESS & FINANCE LIMITED	AAACG9648P	Jignakumari Paresh Prajapati	CAQPP3894R	Director's Relative	Any other transaction	Consultancy Fees		NOT ANY REMARKS			135000	0
Total value of transaction during the reporting period													1585800

Details of Impact of Audit Qualification			
Whether results are audited or unaudited		Audited	
Declaration of unmodified opinion or statement on impact of audit qualification		Declaration of unmodified opinion	
Auditor's opinion			
Declaration pursuant to Regulation 33 (3) (d) of SEBI (LODR) Regulation, 2015: The company declares that its Statutory Auditor/s have issued an Audit Report with unmodified opinion for the period on Standalone results		Yes	
	Audit firm's name	Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI	Certificate valid upto
1	MAAK& ASSOCIATES	Yes	30-06-2027

