



GOENKA BUSINESS & FINANCE LTD.

NBFC RBI NO : 05.00614

Date:12.11.2025

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 and half year ended 30th September, 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 half Year ended 30th September, 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



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UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED ON 30th September 2025							
Sr. No.	Particulars	Quarter Ended			Half Year Ended		(Rs. In lakhs)
		30-09-2025	30-06-2025	30-09-2024	30-09-2025	30-09-2024	Year Ended
		Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Audited
(I)	Revenue from Operations						
i	Interest Income	445.16	416.54	323.97	861.70	618.88	1,352.27
ii	Dividend Income	0.25	0.56	0.32	0.81	0.34	0.55
iii	Sale of Share/Service	2,695.57	368.20	3,548.34	3,063.77	4,477.28	6,149.89
	Total Revenue from operation	3,140.98	785.30	3,872.63	3,926.28	5,096.50	7,502.71
(II)	Other Income	23.40	0.60	-	17.62	0.13	308.30
(III)	Total Income (I+II)	3,164.38	785.90	3,872.63	3,943.90	5,096.63	7,811.01
	Expenses						
(a)	Finance cost	510.47	429.47	335.87	939.94	649.52	1,690.31
(b)	Impairment on Financial Assets	-	-	-	-	-	-
(c)	Purchase of Stock in Trade	8,131.82	213.79	2,786.72	8,345.61	3,997.76	4,792.81
(d)	Changes in Inventories of Finished Goods	(5,281.40)	21.75	272.55	(5,259.65)	(36.00)	1,022.61
(e)	Employee Benefit Expense	13.69	13.64	12.02	27.33	23.30	52.95
(f)	Depreciation, Amortization and Impairment	0.32	0.32	0.50	0.64	0.85	2.05
(g)	Other Expense	26.90	149.90	373.17	170.10	447.57	301.01
(h)	Changes in Fair Value of Financial Instrument	-	-	-	-	-	-
(IV)	Total Expenses (IV)	3,401.80	828.87	3,780.83	4,223.97	5,083.00	7,861.74
(V)	Profit/(Loss) before Exceptional items and tax (III-IV)	(237.42)	(42.97)	91.80	(280.07)	13.63	(50.73)
(VI)	Exceptional Items	-	-	-	-	-	-
(VII)	Profit/(Loss) before tax (V-VI)	(237.42)	(42.97)	91.80	(280.07)	13.63	(50.73)
	Tax Expense						
	Current Tax	0.19	-	4.71	0.51	4.71	7.90
	Income Tax earlier years	-	-	-	-	-	-
	Deferred Tax	(40.76)	(9.38)	20.65	(50.14)	(0.95)	(0.25)
	MAT credit entitlement	-	-	-	-	-	-
(VIII)	Total Tax Expense(VI)	(40.57)	(9.38)	25.36	(49.63)	3.76	7.65
(IX)	Profit/(Loss) for the period from continuing Operations (VII-VIII)	(196.85)	(33.59)	66.44	(230.44)	9.87	(58.38)
(X)	Profit/(Loss) for the period	(196.85)	(33.59)	66.44	(230.44)	9.87	(58.38)
(XI)	Other Comprehensive Income	-	-	-	-	-	-
	Items that will not be reclassified to profit	-	-	-	-	-	-
i	Re-measurement losses/(gain) on defined benefit plans	-	-	-	-	-	-
ii	Equity instruments through other comprehensive income	9.59	52.97	1.59	62.56	8.03	24.91
iii	Income Tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
	Total other Comprehensive Income(VIII)	9.59	52.97	1.59	62.56	8.03	24.91
(XII)	Total Comprehensive Income for the year	(187.26)	19.38	68.03	(167.88)	17.90	(33.47)
(XIV)	Earnings per equity share of Rs.10 each						
	Paid-up equity share capital	1,300.01	1,300.01	1,300.01	1,300.01	1,300.01	1,300.01
	(1) Basic	(1.44)	0.15	0.52	(1.29)	0.14	(0.26)
	(2) Diluted	(1.44)	0.15	0.52	(1.29)	0.14	(0.26)

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STATEMENT OF ASSETS AND LIABILITIES			(Rs. In lakhs)
Particulars	As at 30th September, 2025	As at 31st March, 2025	
ASSETS			
A Financial Assets			
(a) Cash and Cash Equivalents	17.11	91.72	
(b) Bank balances other than cash and cash equivalents	-	-	
(c) Receivables			
(i) Trade receivables	-	-	
(ii) Other receivables			
(d) Loans	15,388.77	16,480.68	
(e) Investments	1,239.81	1,162.25	
(f) Other financial assets	652.30	26.96	
Total financial assets	17,297.99	17,761.61	
B Non Financial Assets			
(a) Inventories	7,197.95	1,938.30	
(b) Deferred tax assets (net)	51.10	0.96	
(c) Property, Plant and Equipment	3.82	4.46	
(d) Intangible assets	-	-	
(e) Other non financial assets	148.75	170.43	
Total non financial assets	7,401.62	2,114.15	
Total Assets (A+B)	24,699.61	19,875.76	
LIABILITIES AND EQUITY			
C Liabilities			
(I) Financial liabilities			
(a) Payables	-	-	
(i) Trade payables	-	-	
- Total outstanding dues of micro enterprises and small enterprises	-	-	
- Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-	
(ii) Other payables			
- Total outstanding dues of micro enterprises and small enterprises	-	-	
- Total outstanding dues of creditors other than micro enterprises and small enterprises	93.51	92.82	
(b) Debt securities	-	-	
(c) Borrowings	-	-	
(d) Other financial liabilities	20,893.43	16,149.87	
(e) Other Current liability			
Total financial liabilities	20,986.94	16,242.69	
(II) Non Financial liabilities			
(a) Deferred tax liabilities (net)	-	-	
(b) Provisions	38.14	90.33	
(c) Other non financial liabilities	721.64	421.97	
Total non financial liabilities	759.78	512.30	
D Equity			
(a) Equity Share Capital	1,300.01	1,300.01	
(b) Other Equity	1,652.88	1,820.76	
Total Liabilities and Equity (C+D)	24,699.61	19,875.76	

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Statement of Cash Flow the year ended on 30th September, 2025

Sr. No.	Particulars	Year Ended 30th September, 2025	Year Ended 31st March, 2025
1	Cash flow from Operating Activities		
	Profit Before Tax as per statement of Profit & Loss	-42.97	-50.73
	Adjusted for:		
	Depreciation and amortization expenses	0.65	2.05
	Bad Debt	110.94	-
	Adjustment for balance of asset written off	-2.93	-
	Changes in Fair Value of Financial Instrument	-	-
	Sub-total	65.69	-48.68
		-	
	Changes in Working Capital		
	(Increase)/Decrease in Operating Assets	-4,869.56	-798.81
	Increase/ (Decrease) in Operating Liabilities	5,043.92	716.25
	Changes in Working Capital	174.36	-82.56
	Net Tax paid/ Payable	-	-
	Cash flow from operating activities	240.05	-131.24
		-	
		-	
2	Cash flow from Investing Activities	-	
	Decrease in Current Investment		-
	Increase/Decrease in non current assets	-77.56	-3.26
	Cash flow from Investing Activities	-77.56	-3.26
3	Cash flow from Financing Activities		
	Proceeds/(Repayment) of short-Term Borrowings	-	-
	Cash flow from Financing Activities	-	-
	Cash in/(out) flow during the period (4=1+2+3)	162.49	-134.50
	Opg. Balance of Cash & cash equivalents (5)	91.72	226.22
	Clg. balance of Cash and cash equivalents (4+5)	17.11	91.72

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Notes:

- 1** The Company operates in a single segment . As per Ind AS 108 on segment reporting issued by the ICAI, the same is considered to constitute as single primary segment. Accordingly, the disclosure requirements of Ind AS 108 are not applicable.
- 2** The above standalone financial results were reviewed by the Audit Committee and taken on record by the Board of Directors at their meeting held on 12/11/2025.
- 3** The Standalone Cash Flow Statement for the half year ended September 30, 2024 is approved by the Board of Directors of the Company but has not been subjected to review by the Statutory Auditors. The cashflow statement has been prepared under the "Indirect Method" as set out in Indian Accounting Statndard (Ind As-7) Statement Cashflow.
- 4** Earning per share for the quarter and year ended has been calculated as per weighted average formula and diluted Earning per share has been calculated considering proposed issue of equity shares on account of conversion of convertible securities.
- 5** The financial results of the company have been prepared in accordance with Indian Accounting Standards prescribed under section 133 of the companies Act, 2013 read with relevant rules there under and in terms with regulation 33 of SEBI (Listing Obligation and Disclosures Requirements) regulations 2015 and SEBI circular dated 5th July 2016.
- 6** Previous period figures have been regrouped and rearranged, whenever considered necessary.
- 7** There are no associates, subsidiaries, joint ventures of the company and hence consolidated results are not applicable.

By order of the Board
Goenka Business & Finance Limited

Yasin Abdul Sattar Gori
DIN : 08221979
Whole Time Director

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**INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM STANDALONE
FINANCIAL RESULTS OF GOENKA BUSINESS AND FINANCE LIMITED PURSUANT TO THE
REGULATION 33 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE
REQUIREMENTS) REGULATIONS, 2015 FOR THE PERIOD ENDED 30th September, 2025**

To,
The Board of Directors,
Goenka Business and Finance Limited.

We have reviewed the accompanying statement of unaudited financial results of M/s Goenka Business and Finance Limited for the quarter ended 30th September, 2025 and the year to date results for the period 1 April 2025 to 30 September 2025 being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as modified by Circular No. CIR/CFD/FCA/62/2016 dated July 5, 2016.

This Statement which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard (Ind AS) 34 on 'Interim Financial Reporting', prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.

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. 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 of interim financial information consists of making inquiries, primarily of persons 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 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. 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..

Date : 12/11/2025
Place: Ahmedabad
UDIN: 25137390BMGZMH5085

For, M A A K & Associates
(Chartered Accountants)
F.R.N.: 135024W



Archit Shah
CA Archit Shah
(Partner)
Mem. No.:137390