



GOENKA BUSINESS & FINANCE LTD.

NBFC RBI CIC NO : 05.00614

Date:12.11.2021

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

BSE Script Code: 538787

MCX Script Code: GBFL

CSE Script Code:17407

Sub: Submission of Un Audited Result for Quarter and Half year ended 30th September, 2021 along with Limited review report pursuant to Regulation 33(3) (d) of SEBI (LODR) Regulation, 2015

Respected Sir / Madam,

With reference to the above and in compliance with Regulation 33 (3) of SEBI (LODR) Regulations, 2015, we are enclosing with this letter, Un Audited Financial Results for the quarter and Half Year ended on 30th September, 2021 together with Limited Review Report issued by the Statutory Auditor of the Company.

Kindly acknowledge the same.

Thanking You.

For Goenka Business & Finance Ltd

Mr. Yasin Gori
Whole Time Director
DIN:08221979



GOENKA BUSINESS & FINANCE LIMITED

CIN No. L67120WB1987PLC042960

Registered Office: 18, RABINDRA SARANI, PODDAR COURT, GATE NO. 4, 2ND FLOOR, ROOM NO.17 KOLKATA Kolkata WB 700001

UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED ON 30th September 2021

(Rs. In lakhs)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30/Sep/2021	30/Jun/2021	30/Sep/2020	30/Sep/2021	30/Sep/2020	31/Mar/2021
		Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Audited
(I)	Revenue from Operations						
i	Interest Income	383.80	499.96	534.53	883.76	960.57	2,070.34
ii	Dividend Income	32.33	7.08	0.03	39.41	0.03	2.85
iii	Fees and commission Income	-	-	-	-	-	-
iv	Sale of Share/Service	71,487.79	25,985.66	3,104.38	97,473.46	3,745.85	16,576.25
	Total Revenue from operation	71,903.92	26,492.70	3,638.94	98,396.63	4,706.45	18,649.44
(II)	Other Income	-	0.01	-	0.01	0.01	0.01
(III)	Total Income (I+II)	71,903.92	26,492.71	3,638.94	98,396.64	4,706.46	18,649.45
	Expenses						
(a)	Finance cost	420.54	509.81	479.88	930.34	864.16	1,940.09
(b)	Fees and commission expense	-	-	-	-	-	-
(c)	Impairment on Financial Assets	0.62	26.24	2.60	26.86	4.25	6.65
(d)	Purchase of Stock in Trade	69,213.97	27,489.58	3,176.48	96,703.54	3,918.31	19,955.78
(e)	Changes in Inventories of Finished Goods	1,516.57	(1,929.13)	50.20	(412.56)	(158.77)	(3,367.88)
(f)	Employee Benefit Expense	9.12	13.00	6.06	22.11	11.06	29.71
(g)	Depreciation, Amortization and Impairment	0.53	0.53	0.56	1.06	0.92	1.84
(h)	Other Expense	594.68	118.44	10.83	713.08	23.15	65.77
(IV)	Total Expenses (IV)	71,756.03	26,228.47	3,726.61	97,984.43	4,663.08	18,631.96
(V)	Profit/(Loss) before Exceptional items and tax (III-IV)	147.89	264.24	(87.67)	412.21	43.38	17.49
(VI)	Exceptional Items	-	-	-	-	-	-
(VII)	Profit/(Loss) before tax (V-VI)	147.89	264.24	(87.67)	412.21	43.38	17.49
	Tax Expense						
	Current Tax	16.93	-	-	16.93	-	-
	Income Tax earlier years	-	-	-	-	-	-
	Deferred Tax	15.93	66.33	(3.00)	82.28	(20.34)	(26.90)
	MAT credit entitlement	-	-	-	-	-	-
(VIII)	Total Tax Expense(VI)	32.86	66.33	(3.00)	99.21	(20.34)	(26.90)
(IX)	Profit/(Loss) for the period from continuing Operations (VII-VIII)	115.03	197.91	(84.67)	313.00	63.72	44.39
(X)	Profit/(Loss) for the period	115.03	197.91	(84.67)	313.00	63.72	44.39
(XI)	Other Comprehensive Income						
	Items that will not be reclassified to profit or loss	-	-	-	-	-	-
(i)	Re-measurement losses/(gain) on defined benefit plans	-	-	-	-	-	-
(ii)	Equity instruments through other comprehensive income	-	-	-	-	-	-
(iii)	Income Tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
	Total other Comprehensive Income(VIII)	-	-	-	-	-	-
(XII)	Total Comprehensive Income for the year	115.03	197.91	(84.67)	313.00	63.72	44.39
(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	0.88	1.52	(0.65)	2.41	0.49	0.34
	(2) Diluted	0.88	1.52	(0.65)	2.41	0.49	0.34
	See Accompanying notes to the financial Results						



GOENKA BUSINESS & FINANCE LIMITED		
STATEMENT OF ASSETS AND LIABILITIES		
Particulars	As at 30th September, 2021	As at 31st March, 2021
ASSETS		
A Financial Assets		
(a) Cash and Cash Equivalents	7.74	13.56
(b) Bank balances other than cash and cash equivalents	100.99	1,025.95
(c) Receivables		
(i) Trade receivables	0	-
(ii) Other receivables	533.57	458.75
(d) Loans	12329.87	15,502.22
(e) Investments	250	216.83
(f) Other financial assets	0.11	-
Total financial assets	13,222.28	17,217.31
B Non Financial Assets		
(a) Inventories	4126.80	3,714.24
(b) Current tax asset (net)	-	-
(c) Deferred tax assets (net)	0.31	82.59
(d) Property, Plant and Equipment	5.85	6.92
(e) Intangible assets	-	-
(f) Other non financial assets	178.78	171.33
Total non financial assets	4,311.74	3,975.08
Total Assets (A+B)	17,534.02	21,192.39
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	864.83	971.38
(b) Debt securities	-	-
(c) Borrowings	-	-
(d) Other financial liabilities	13497.41	17,363.74
Total financial liabilities	14,362.25	18,335.12
(II) Non Financial liabilities		
(a) Deferred tax liabilities (net)	-	-
(b) Provisions	16.93	15.35
(c) Other non financial liabilities	-	-
Total non financial liabilities	16.93	15.35
D Equity		
(a) Equity Share Capital	1300.01	1,300.01
(b) Other Equity	1854.83	1,541.91
Total Liabilities and Equity (C+D)	17,534.02	21,192.39



GOENKA BUSINESS & FINANCE LIMITED

Statement of Cash Flow the year ended on 30th September, 2021

Sr. No.	Particulars	Year Ended 30th September, 2021	Year Ended 30th September, 2020	Year Ended 30th March, 2021
1	Cash flow from Operating Activities			
	Profit Before Tax as per statement of Profit & Loss	412.21	43.38	17.49
	Adjusted for:			
	Depreciation and amortization expenses	1.06	0.92	1.84
	Deferred Tax	(82.28)	-	-
	Sub-total	330.99	44.30	19.33
	Changes in Working Capital			
	(Increase)/Decrease in Operating Assets	2,759.62	(3,780.63)	(3,194.41)
	Increase/ (Decrease) in Operating Liabilities	(3,971.30)	3,218.28	3,417.47
	Changes in Working Capital	(1,211.69)	(562.35)	223.06
	Net Tax paid/ Payable	(16.93)		
	Cash flow from operating activities	(897.62)	(518.05)	242.39
2	Cash flow from Investing Activities			
	Decrease in Current Investment	(33.17)	-	
	Increase/Decrease in non current assets	0.01	(4.19)	(5.54)
	Cash flow from Investing Activities	(33.16)	(4.19)	(5.54)
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)	(930.78)	(522.24)	236.85
	Opg. Balance of Cash & cash equivalents (5)	1,039.51	802.66	802.66
	Clg. balance of Cash and cash equivalents (4+5)	108.73	280.42	1,039.51



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 .

The Standalone Cash Flow Statement for the half year ended September 30, 2021 is approved by the Board of Directors of the
- 3 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 Previous period figures have been regrouped and rearranged, whenever considered necessary.



By order of the Board
Goenka Business & Finance Limited
FOR GOENKA BUSINESS & FINANCE LIMITED


Yasin Abdul Sattar Gori
DIN : 08221979
Managing Director

**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, 2021**

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, 2021, 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 : 12/11/2021
Place : Ahmedabad
UDIN : 21137390AAAAIL4000



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

A.A. Shah
CA Archit Shah
Partner
Mem. No.: 137390



GOENKA BUSINESS & FINANCE LTD.

NBFC RBI CIC NO : 05.00814

Date:12.11.2021

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

BSE Script Code: 538787

MCX Script Code: GBFL

CSE Script Code: 17407

Sub: Declaration of Regulation 32 of SEBI (LODR) Regulations, 2015 not applicable to our Company.

Respected Sir / Madam,

With reference to the above we declared that Regulation 32 of SEBI (LODR) Regulations, 2015 is not applicable to our Company.

Kindly acknowledge the same.

Thanking You.

For Goenka Business & Finance Ltd



Mr. Yasin sGori
Whole Time Director
DIN:08221979