Galada Finance Limited

CIN No. L65191TN1986PLC012826

To,
The Corporate Relationship Department,
The Bombay Stock Exchange Limited,
Floor No. 25, P J Towers,
Dalal Street, Mumbai – 400001.

Date: 14-11-2025.

Dear Sirs,

Sub: Outcome of Board Meeting of the company held on 14th November 2025.

Scrip Code: 538881.

With reference to the above, we would like to inform you that the Board of Directors of the company has considered and approved the following matters:-

1. Considered, approved and taken on record the unaudited financial results for the Quarter and Half year ended 30th September 2025.

2. Limited Review Report for the quarter and Half Year ended 30th September, 2025 given by the Statutory Auditors of the Company was taken on record.

We are enclosing herewith text of unaudited financial results for the quarter and half year ended 30th September 2025 along the Limited Review Report of Statutory Auditors of the Company on aforesaid results.

We would request you to take the same on record for compliance of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 as amended.

Board meeting Commenced on 16.30 hours.
Board meeting concluded on 17.00 hours.

This is for your kind information and Records.

Yours faithfully,
For **GALADA FINANCE LIMITED**

NAVEEN ASHOK GALADA

Digitally signed by NAVEEN ASHOK GALADA
Date: 2025.11.14 17:18:36 +05'30'

NAVEEN ASHOK GALADA
MANAGING DIRECTOR
DIN: 00043054

Regd & Corporate Office : "Shanti Sadan"
Old No 4, New No. 7, Shafee Mohamed Road Thousand Lights, Chennai - 600 006
Phone : 4309 9009, 2829 4830 E-mail : info@galadafinance.in Web. : www. galadafinance.in

GALADA FINANCE LIMITED

(CIN : L65191TN1986PLC012826)

Regd.Office : "SHANTI SADAN"Old No.4, New No.7, Shaffee Mohammed Road, Thousand Lights, Chennai 600 006

Email :info@galadafinance.in

UNAUDITED FINANCIAL RESULT FOR THE QUARTER ENDED 30TH SEPTEMBER, 2025

(Rs. In Lakhs)

PARTICULARS	FOR THE QUARTER ENDED			FOR 6 MONTHS ENDED		YEAR ENDED
	30.09.25 Unaudited	30.06.25 Unaudited	30.09.24 Unaudited	30.09.2025 Unaudited	30.09.2024 Unaudited	31.03.2025 Audited
1. Income From Operations						
(a) Interest Income	61.59	52.69	36.81	114.28	74.14	165.25
(b) Dividend Income	0.01	0.02	0.05	0.03	0.07	0.15
Total Revenue From Operaations	**61.60**	**52.71**	**36.86**	**114.31**	**74.21**	**165.40**
(c) Other Income	0.88	0.70	1.47	1.58	2.24	2.09
Total Income	**62.48**	**53.41**	**38.33**	**115.89**	**76.45**	**167.49**
2. Expenses						
(a) Finance cost	22.89	24.10	12.61	46.99	26.39	55.25
(b) Employees benefit expenses	11.40	9.61	8.65	21.01	16.73	35.51
(c) Depreciation, Amortization and Impairment	4.08	4.02	5.27	8.10	10.49	21.21
(d) Other expenses	18.23	9.09	7.33	27.32	13.86	33.75
(e) Bad Debts	(0.00)	0.12	-	0.12	-	-
(f) Provision for NPA	(3.40)	0.94	(0.06)	(2.46)	0.22	(8.07)
(g) Profit/Loss on Sale of Investment	0.05	0.25	-	0.30	-	-
Total Expenses	**53.25**	**48.13**	**33.80**	**101.38**	**67.69**	**137.65**
3. Profit /Loss before exceptional items and tax(1-2)	9.23	5.28	4.53	14.51	8.76	29.84
4. Exceptional Items	-	-	-			-
5. Profit before tax (3-4)	**9.23**	**5.28**	**4.53**	**14.51**	**8.76**	**29.84**
6. (i) Tax expenses						
- Current Tax	1.75	1.25	1.00	3.00	2.00	7.13
- Deferred Tax	-	-	-			(2.19)
7. Profit/Loss for quarter /Year (5-6)	**7.48**	**4.03**	**3.53**	**11.51**	**6.76**	**24.90**
8. Other Comprehensive income (net of taxes)	(0.58)	0.34	(0.13)	(0.24)	0.19	(0.39)
9. Total Comprehensive income	6.90	4.37	3.40	11.27	6.95	24.51
10. Paid-up equity share capital (F.V. of Rs. 10/- per sha	300.00	300.00	300.00	300.00	300.00	300.00
11. Other equity						277.68
12. Earning Per Share (Before Extraordinary Items) (Not Annualised) (a) Basic	0.25	0.13	0.12	0.38	0.23	0.83
(b) Diluted	0.25	0.13	0.12	0.38	0.23	0.83

Notes :

1. The above is an extract of detailed format of Quarterly audited financial results filed with stock exchange under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015. The full format of the quarterly unaudited financial results are available on the Stock Exchange website at www.bseindia.com and on the company's website www.galadafinance.in .
2. The above results were reviewed by audit committee and taken on record at the Board meeting of the company held on 14.11.2025
3. The statutory Auditors have expressed an Unqualified Opinion on the financial result for the quarter ended 30.09.2025
4. The company is engaged primarily in the business of financing and accordingly, there are no separate reportable segment as per Ind AS 109 dealing with operating segment.
5. Previous quarter's / Year's figures have been regrouped / reclassifed and rearranged wherever necessary to correspond with the current quarter's / year's classification / disclosure.

For and on behalf of the Board of Directors

GALADA FINANCE LTD. CHENNAI 600 006

Naveen Galada

Managing Director

DIN : 00043054

Place : Chennai

Date : 14-11-2025

GALADA FINANCE LIMITED
(CIN : L65191TN1986PLC012826)

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PROVISIONAL BALANCE SHEET — Rs. IN LAKHS

	Particulars	Note No.	Half Year ended 30.09.2025	As at March 2025
			(Rs. In Lakhs)	(Rs. In Lakhs)
	ASSETS			
1	Financial Assets			
	Cash & cash equivalents	3	94.90	26.22
	Bank balances other than cash & cash equivalents			
	Derivate Finanical Instruments			
	Receivables	4		
	(i) Trade receivables			
	(ii) Other receivables			
	Loans	5	1323.00	1086.64
	Investments	6	6.05	7.90
	Other financial assets	7	82.13	59.65
	Total Financial Assets		1506.08	1180.42
2	Non-Financial assets			
	Inventories			
	Current tax assets (net)	8	10.48	9.93
	Deferred tax assets (net)	8	6.90	6.91
	Propety, plant and equipment	9	0.00	0.00
	(i) Tangible Assets		49.78	56.04
	(ii) Intangible Assets		2.63	3.40
	Other non-financial assets		0.00	0.00
	Total Non-Financial assets		69.79	76.28
	TOTAL ASSETS		1,575.87	1,256.69
	LIABILITIES AND EQUITY			
	Liabilities			
3	Financial liabilities			
	Derivative Instruments			
	Payables	10		
	(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		55.88	19.06
	Debt securities		0.00	0.00
	Borrowings (Other than debt securities)	11	726.51	497.92
	Deposits	12	191.52	161.97
	Other financial liabilities	13	13.01	0.07
	Total Financial liabilities		986.92	679.01
4	Non-financial liabilities			
	Current tax liabilities (net)			
	Provisions			
	Deferred Tax Liability			
	Other non-financial liabilities			
	Total non-current liabilities			
5	Equity			
	Equity share capital	14	300.00	300.00
	Other equity	15	288.95	277.68
	Total current liabilities		588.95	577.68
	TOTAL EQUITY AND LIABILITIES		1,575.87	1,256.69
	Significant accounting policies	2		
	The accompanying notes are an integral part of the financial statements			

For GALADA FINANCE LIMITED

A Naveen Galada

Managing Director

M/s. GALADA FINANCE LIMITED

Statement of Cash Flows for the period ended 30.09.2025

Rs. In Lakhs

Particular	As at 30th September, 2025		As at 31st March, 2025	
A. Cash flow from operating activities				
Net Profit / (Loss) before extraordinary items and tax		14.50		29.84
Adjustments for:				
Depreciation and Amortisation	8.10		21.21	
Profit/Loss on sale of Assets	-		(0.02)	
Interest Income	(0.06)		(0.12)	
Dividend Income	(0.03)		(0.15)	
Impairment Loss Allowance	(2.46)		(8.07)	
Net (Gain/Loss) on the Sale of Investment	0.30		(0.86)	
		5.85		11.99
		20.35		41.83
Operating profit / (loss) before working capital changes				
Movement in working capital:				
Adjustments for (increase) / decrease in operating assets:				
Loans	(233.90)		(263.31)	
Other Financial Assets	(22.48)		(9.76)	
Other liabilities	36.82		11.71	
Other Financial Liabilities	12.94		(0.03)	
Cash flow from extraordinary items		(206.62)		(261.39)
Cash generated from operations		(186.27)		(219.56)
Net income tax (paid) / refunds		(3.55)		(6.30)
Net cash flow from operating activities (A)		(189.82)		(225.86)
B. Cash flow from investing activities				
Payment for Property, plant and equipments (Net)	(1.06)		(4.28)	
Purchase Of Investment (Net)	1.33		3.95	
Interest Received	0.06		0.12	
Dividends Received	0.03		0.15	
Net cash flow used in investing activities (B)		0.36		(0.06)
C. Cash flow from financing activities				
Proceeds from borrowings	258.13			
Repayment of borrowings	-		225.03	
Dividend & Tax paid	-			
Net cash flow used in financing activities (C)		258.13		225.03
Net increase / (decrease) in Cash and cash equivalents (A+B+C)		**68.67**		**(0.89)**
Cash and cash equivalents at the beginning of the year		**26.22**		**27.11**
Cash and cash equivalents at the end of the year		**94.90**		**26.22**

For GALADA FINANCE LIMITED

Naveen Galada

Managing Director

CHANDARANA & SANKLECHA
Chartered Accountants
137, Nainiappa Naicken Street,
2nd Floor, Chennai - 600 003.
Phone : 2535 7070

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

To
The Board of Directors
Galada Finance Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of **M/s.Galada Finance Limited** ("The Company"), for the quarter and half year ended 30th September, 2025("this statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and disclosure Requirements) 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 there under 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 of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information 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 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.

4. 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.

For CHANDARANA & SANKLECHA
Chartered Accountants
Firm RegnNo : 0000557S

CHANDARANA & SANKLECHA CHARTERED ACCOUNTANTS CHENNAI 600 003

BHARAT RAJ SANKLECHA
Proprietor
Membership No :027539
Place : Chennai
Date : 14th November 2025
UDIN : 25027539BMIHJT5709