GILADA FINANCE & INVESTMENTS LTD
(A BSE Listed NBFC Company)
Corporate & Regd. Office : # 105, "R.R. Takt" 37, Bhoopsandra Main Road, Sanjaynagar,
Bangalore - 560 094. Karnataka, India. Phone : 080-40620000 (30 Lines), Fax : 080-4062 0008
Email : md@giladagroup.com, Website : www.giladafinance.com
GSTIN : 29AAACG5272D2ZP, CIN : L65910KA1994PLC015981

Date: 30.05.2025

To,

The General Manager,
Department of Corporate Services,
BSE Limited, P. J. Tower,
Dalal Street, Mumbai- 400 001

Sub: Outcome of Board Meeting

Ref: Script Code- 538788

With reference to the above captioned subject, the meeting of the Board of Directors of the Company held on Friday, May 30th, 2025 at 11:30 A.M and ended at 06:00 P.M, inter alia considered and approved the Audited financial results for the quarter and year ended 31st March, 2025. In compliance with the provisions of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby have enclosed the followings:

1. To appointment of Mrs. Chaitra G S as Company Secretary and Compliance Officer of the Company
2. Audited Financial Results for the quarter and year ended 31st March , 2025 along with the Auditors Report;
3. Statement of Assets and Liabilities for the quarter and year ended 31st March , 2025
4. Statement of Cash Flow statement for the quarter and year ended 31st March , 2025

Other matter discussed as follows:

1. Re-appointment of Sand and Associates as Secretarial Auditor for the Financial Year 2025-26.
2. Re-appointment of M/s. Devaraj Chauhan & Associates as the Internal Auditor of the Company for the Financial Year 2025-26.
3. To appointment of Mr. A. Ramanathan as an Additional Director of the Company (Independent Director)
4. Appointment of Debenture Trustee
   The Board approved the appointment of a Debenture Trustee in connection with the proposed issue of secured debentures. The details are as follows:
   a) Name of the Debenture Trustee: Beacon Trusteeship Limited
   b) Registered Address: # 3, Prabhat Kunj, Prabhat Colony, Santacruz East Mumbai, Bandra Suburban MH - 400055
   c) SEBI Registration Number: IND000000569
   d) Purpose of Appointment: To act as Debenture Trustee for the proposed issue of non-convertible debentures aggregating up to ₹ 10 Cr, by way of private placement, subject to applicable regulatory approvals.

5. Allotment of Non-Convertible Debentures (NCDs):
   The Board approved and allotted **6** Non-Convertible Debentures (NCDs) of face value ₹ 25 lakhs each, aggregating to ₹ 22 lakhs, to the applicants on a private placement basis. The details of the allotment are as under:

- **Date of Allotment: 30/05/2025**
- **Type of Security:** Non-Convertible Debentures

Numbers	Amount	ROI	Term
1 NCD	2 Lakhs	11.25% PA	367 days
2 – 6 NCD	20 Lakhs	12.25% PA	2 Years

You are requested to take the above on your records and oblige the same.

Thanking you.
Yours Faithfully.

For Gilada Finance and Investments Limited

GILADA FINANCE & INVESTMENTS LTD. GILADA GROUP BANGALORE

Rajgopal Gilada
Managing Director
DIN: 00307829

Enclosed: As below

Gilada Finance and Investments Limited
CIN: L65910KA1994PLC015981
Regd. Office: #105 R.R Takt, 37 Bhoopasandra Main Road, Bangalore- 560094
Ph:080-40620000(30 Lines) Fax: 080-40620008; E-mail:md@giladagroup.com, Website: www.giladafinance.com

(Standalone Audited Financial Results for the Quarter and Year ended on 31st March 2025)
[Regulation 47(1) (b) of the SEBI (LODR) Regulations, 2015]

(Rs. in lakhs)

Sl. No.	Particulars	Quarter Ended			Year Ended	
		31-Mar-2025 (Audited)	31-Dec-2024 (Unaudited)	31-Mar-2024 (Audited)	31-Mar-2025 (Audited)	31-Mar-2024 (Audited)
1.	Revenue from Operations	179.05	170.61	148.39	676.95	625.33
2.	Other Income	4.04	4.93	25.11	33.09	27.61
3.	Total Income	183.09	175.54	173.50	710.05	652.94
4.	Expenses					
	a) Employee Benefit Expenses	39.17	29.58	48.64	132.10	131.42
	b) Finance Cost	22.44	43.59	35.18	138.58	128.89
	c) Depreciation and amortization cost	3.75	0.50	0.60	5.25	2.60
	d) Impairment of Financial Assets	-0.62	1.54	3.60	6.98	8.95
	e) Bad Debts Written Off	21.92	9.00	44.97	45.53	52.47
	f) Other Expenses	20.49	24.54	25.76	91.98	95.05
	Total Expenses	107.15	108.75	158.77	420.42	419.40
5.	Profit/Loss before exceptional items & Tax (3-4)	75.94	66.79	14.72	289.62	233.53
6.	Exceptional Items	0.00	0.00	0.00	0.00	0.00
7.	Profit/ Loss before Tax	75.94	66.79	14.72	289.62	233.53
8.	Tax Expenses					
	a) Current tax	22.88	16.82	8.00	76.66	63.07
	b) Deferred Tax	0.00	0.00	0.00	0.00	0.00
9.	Profit/ loss for the period from continuing operations	53.86	49.97	6.72	212.96	170.46
10.	Profit for the Period	53.86	49.97	6.72	212.96	170.46
10.	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	53.86	49.97	6.72	212.96	170.46
11.	Equity Share Capital	702.46	702.46	702.46	702.46	702.46
12.	Earnings Per Share : 1. Basic: 2. Diluted:	 0.38 0.38	 0.35 0.35	 1.21 1.21	 1.52 1.52	 1.21 1.21
	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 24.05.2024					

For GILADA FINANCE AND INVESTMENTS LIMITED

RAJGOPAL GILADA
MANAGING DIRECTOR
(DIN: 00307829)
PLACE: BANGALORE
DATE: 30.05.2025

GILADA FINANCE & INVESTMENTS LTD. BANGALORE

BENNUR NAGARAJA & CO
CHARTERED ACCOUNTANTS

Ph : Office: 2225 5278
Res : 2339 6063
Mob : 98454 80725

21, Second Floor, Hospital Road, Near Menaka Theatre, Bangalore - 560 053
E-mail: bennurnagaraja@gmail.com bennurnagaraja@dataone.in

INDEPENDENT AUDITOR'S REPORT TO SHAREHOLDERS

To the Members of GILADA FINANCE & INVESTMENTS LIMITED

Report on the Financial Statements

Opinion

We have audited the accompanying financial statements of "GILADA FINANCE & INVESTMENTS LIMITED", which comprise the Balance Sheet as at March 31, 2025, the Statement of Profit & Loss including comprehensive income, the statement of changes in equity and the Statement of Cash Flow for the year then ended and a notes to financial statement including summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the companies Act 2013, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the company as at 31st March 2025, and its profit, the changes in equity and cash flows for the year ended as on that date.

Basis For Opinion

We conducted our audit in accordance with the standards on auditing specified under section 143 (10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Company in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Information other than the financial statements and auditors' report thereon

The Company's board of directors is responsible for the preparation of the other information. The other information comprises the information included in the Board's Report including Annexures to Board's Report, Business Responsibility Report but does not include the standalone financial statements and our auditor's report thereon.

The Board's Report is expected to be made available to us after the date of this Auditors Report.

Our opinion on the standalone financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the standalone financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the standalone financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

When we read Board's Report, If we conclude that there is a material misstatement of this other information; we are required to communicate the matter to those charged with governance.

Responsibilities of Management and those charged with Governance for the Financial Statements:

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 with respect to the preparation of these financial statements that give a true and fair view of the financial position and financial performance including other comprehensive income, cash flows and changes in equity of the Company in accordance with the Indian accounting standards (Ind AS) specified under section 133 of the Act, read with Companies (Ind AS) Rules, 2015 & 2016 & amendments if any. This responsibility includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The board of directors is also responsible for overseeing the Company's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

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- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

- We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

- Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

- We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2020 ("the Order") issued by the Central Government of India in terms of sub-section (11) of section 143 of the companies Act, we give in the Annexure - A statement on the matters specified in paragraphs 3 and 4 of the Order.

2. As required by section 143(3) of the Act, we report that :

a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;

b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.

c) the Balance Sheet, the Statement of Profit and Loss, and the Cash Flow Statement, the statement of changes in equity, dealt with by this Report are in agreement with the books of account.

d) In our opinion, except for the matter described in "Key audit Matters paragraph" the aforesaid financial statements comply with the Indian Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014;

e) On the basis of written representations received from the directors as on March 31, 2025, and taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2024, from being appointed as a director in terms of section 164(2) of the Act;

f) With respect to the adequacy of the internal financial control over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate report in Annexure – B and our report expresses an unmodified opinion on the adequacy and operating effectiveness of company's internal control over financial reporting.

g) With respect to the other matters to be included in the Auditors Report in accordance with the requirements of Section 197(16) of the Act as amended, in our opinion and to the best of our information and according to the explanations given to us, the remuneration paid by the company to its directors during the year is in accordance with the provisions of Section 197 of the Act and

h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014 in our opinion and to the best of our information and according to the explanations given to us:

(i) The Company has disclosed the impact of pending litigations on its financial position in its financial statements – Refer Note 18 (B) (5) (A) to the financial statements;

(ii) The Company did not have any long-term contracts including derivative contracts, for which there were no material foreseeable losses provision is required.

(iii) There has been no delay in transferring amounts, required to be transferred to the Investor Education and Protection Fund by the Company.

For BENNUR NAGARAJA & CO
CHARTERED ACCOUNTANTS
FR No. 419S

(BENNUR NAGARAJA)
PROPRIETOR
M. No. 024163

BENNUR NAGARAJA & CO. Chartered Accountants Bangalore-53

Place : Bangalore
Date : 30th May, 2025
UDIN : 25024163BMG4KV5122

BALANCE SHEET

Name of the Non-Banking Financial Company GILADA FINANCE & INVESTMENTS LTD.

CIN: L65910KA1994PLC015981, Ph:080-40620000 (30 Lines) Website: www.giladafinance.com

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

Balance Sheet as at MARCH 31, 2025 (Rupees in Hundreds)

	Particulars	Note No.	Figures as at the end of current reporting period (FY 24-25)	Figures as at the end of the previous reporting period (FY 23-24)
	1		2	3
	ASSETS			
(1)	**Financial Assets**			
(a)	Cash and cash equivalents	1(a)	33290.90	65513.57
(b)	Bank Balance other than (a) above	1(b)	319.13	319.13
(c)	Derivative financial instruments		NIL	NIL
(d)	Receivables			
	(I) Trade Receivables		NIL	NIL
	(II) Other Receivables	2	40477.78	66372.39
(e)	Loans	3	2967779.98	2954696.30
(f)	Investments	4	5900.00	5900.00
(g)	Other Financial assets (to be specified)		NIL	NIL
(2)	**Non-financial Assets**			
(a)	Inventories		NIL	NIL
(b)	Current tax assets (Net)		NIL	NIL
(c)	Deferred tax Assets (Net)		4912.04	4912.04
(d)	Investment Property	5	398370.00	398370.00
(e)	Biological assets other than bearer plants		NIL	NIL
(f)	Property, Plant and Equipment	6(A)	3192.05	1893.69
(g)	Capital work-in-progress		NIL	NIL
(h)	Intangible assets under development		NIL	NIL
(i)	Goodwill		NIL	NIL
(j)	Other Intangible assets	6(B)	10188.42	1291.55
(k)	Other non-financial assets (to be specified)	6(C)	1280.00	1920.00
	Total Assets		3465710.30	3501188.67
	LIABILITIES AND EQUITY			
	LIABILITIES			
(1)	**Financial Liabilities**			
(a)	Derivative financial instruments		NIL	NIL
(b)	Payables			
	(I)Trade Payables			
	(i) total outstanding dues of micro enterprises and small enterprises		NIL	NIL
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	7	6359.78	6718.07

	(II) Other Payables			
	(i) total outstanding dues of micro enterprises and small enterprises		NIL	NIL
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		35148.72	60928.12
(c)	Debt Securities		NIL	NIL
(d)	Borrowings (Other than Debt Securities)	8	996634.52	1199426.47
(e)	Deposits		NIL	NIL
(f)	Subordinated Liabilities		NIL	NIL
(g)	Other financial liabilities(to be specified)		NIL	NIL
(2)	**Non-Financial Liabilities**			
(a)	Current tax liabilities (Net)		19340.00	26312.80
(b)	Provisions	9	8595.82	8172.83
(c)	Deferred tax liabilities (Net)		NIL	NIL
(d)	Other non-financial liabilities(to be specified)		NIL	NIL
(3)	**EQUITY**			
(a)	Equity Share capital	10	702460.00	702460.00
(b)	Other Equity	11	1697171.46	1497170.38
	Total Liabilities and Equity		3465710.30	3501188.67

See accompanying notes to the financial statements

As per our report of even date attached

For **BENNUR NAGARAJA & CO**

CHARTERED ACCOUNTANTS

FR No. 419S

BENNUR NAGARAJA & Co. Chartered Accountants Bangalore-53

BENNUR NAGARAJA

PROPRIETOR

M No. 024163

Place : Bangalore

Date : 30th May, 2025

UDIN : 25024163BMGYKV5122

FOR AND ON BEHALF OF BOARD OF DIRECTORS

(RAJGOPAL GILADA)
MANAGING DIRECTOR
DIN :00307829

(SAMPATHKUMAR GILADA)
DIRECTOR
DIN :02144736

(SANGEETA GILADA)
CHIEF EXECUTIVE OFFICER
PAN :AIDPG1236B

(PALLAVI GILADA)
CHIEF FINANCIAL OFFICER
PAN :BGDPM7347E

CHAITRA G S
COMPANY SECRETARY
PAN : AITPC1761F

GILADA FINANCE & INVESTMENTS LTD BANGALORE GILADA GRCJP

STATEMENT OF PROFIT AND LOSS

Name of the Non-Banking Financial Company : GILADA FINANCE & INVESTMENTS LTD.

CIN: L65910KA1994PLC015981, Ph:080-40620000 (30 Lines) Website: www.giladafinance.com

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

PROFIT AND LOSS AS AT 31ST MARCH 2025

(Rupees in Hundreds)

	Particulars	Note No	Figures for the current reporting period (FY 24-25)	Figures for the previous reporting period (FY 23-24)
.	**Revenue from operations**			
(i)	Interest Income	12	651325.62	596099.51
(ii)	Dividend Income		600.00	514.52
(iii)	Rental Income		NIL	NIL
(iv)	Fees and commission Income		25031.82	28717.22
(v)	Net gain on fair value changes		NIL	NIL
(vi)	Net gain on derecognition of financial instruments under amortised cost category		NIL	NIL
(vii)	Sale of products(including Excise Duty)		NIL	NIL
(viii)	Sale of services		NIL	NIL
(ix)	Others (to be specified)		NIL	NIL
(I)	**Total Revenue from operations**		676957.44	625331.25
(II)	Other Income (to be specified)	13	33092.64	27614.49
(III)	**Total Income (I+II)**		710050.08	652945.74
	Expenses			
(i)	Finance Costs	14	138581.37	128897.63
(ii)	Fees and commission expense			
(iii)	Net loss on fair value changes			
(iv)	Net loss on derecognition of financial instruments under amortised cost category			
(v)	Impairment on financial instruments	15	6984.71	8955.64
(vi)	Cost of materials consumed			
(vii)	Purchases of Stock-in-trade			
(viii)	Changes in Inventories of finished goods, stock-in-trade and work-in- progress			
(ix)	Employee Benefits Expenses	16	132105.17	131424.93
(x)	Depreciation, amortization and impairment	6	5258.03	2609.44
(xi)	Others expenses (to be specified)	17	137495.77	147522.23
(IV)	**Total Expenses (IV)**		420425.05	419409.87
(V)	Profit/(loss) before exceptional items and tax (III-IV)		289625.03	233535.87
(VI)	Exceptional items		NIL	NIL
(VII)	Profit/(loss) before tax (V -VI)		289625.03	233535.87
(VIII)	Tax Expense: (1) Current Tax (2) Deferred Tax		 76663.07 NIL	 63072.16 NIL
(IX)	Profit / (loss) for the period from continuing operations(VII-VIII)		212961.96	170463.71
(X)	Profit/(loss) from discontinued operations		NIL	NIL
(XI)	Tax Expense of discontinued operations		NIL	NIL
(XII)	Profit/(loss) from discontinued operations(After tax) (X-XI)		NIL	NIL

(XIII)	**Profit/(loss) for the period (IX+XII)**		212961.96	170463.71
(XIV)	**Other Comprehensive Income**			
	(A) (i) Items that will not be reclassified to profit or loss (specify items and amounts)		NIL	NIL
	(ii) Income tax relating to items that will not be reclassified to profit or loss		NIL	NIL
	Subtotal (A)		NIL	NIL
	(B) (i) Items that will be reclassified to profit or loss (specify items and amounts)		NIL	NIL
	(ii) Income tax relating to items that will be reclassified to profit or loss		NIL	NIL
	Subtotal (B)		NIL	NIL
	Other Comprehensive Income (A + B)		NIL	NIL
(XV)	**Total Comprehensive Income for the period (XIII+XIV) (Comprising Profit (Loss) and other Comprehensive Income for the period)**		212961.96	170463.71
(XVI)	**Earnings per equity share (for continuing operations)**			
	Basic (Rs.)		1.52	1.21
	Diluted (Rs.)		1.52	1.21
(XVII)	**Earnings per equity share (for discontinued operations)**			
	Basic (Rs.)		NIL	NIL
	Diluted (Rs.)		NIL	NIL
(XVIII)	**Earnings per equity share (for continuing and discontinued operations)**			
	Basic (Rs.)		1.52	1.21
	Diluted (Rs.)		1.52	1.21

See accompanying notes to the financial statements

As per our report of even date attached
For **BENNUR NAGARAJA & CO**
CHARTERED ACCOUNTANTS
FR No. 419S

BENNUR NAGARAJA & Co. Chartered Accountants Bangalore-53

BENNUR NAGARAJA
PROPRIETOR
M No. 024163

Place : Bangalore
Date : 30th May, 2025
UDIN : 25024163BMGYKV5122

FOR AND ON BEHALF OF BOARD OF DIRECTORS

(RAJGOPAL GILADA)
MANAGING DIRECTOR
DIN :00307829

(SAMPATHKUMAR GILADA)
DIRECTOR
DIN :02144736

(SANGEETA GILADA)
CHIEF EXECUTIVE OFFICER
PAN :AIDPG1236B

CHAITRA G S
COMPANY SECRETARY
PAN : AITPC1761F

(PALLAVI GILADA)
CHIEF FINANCIAL OFFICER
PAN :BGDPM7347E

GILADA FINANCE & INVESTMENTS LTD. BANGALORE GILADA GROUP

GILADA FINANCE & INVESTMENTS LIMITED
CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2025

(Rupees in Hundreds)

	Particulars	For the Year ended 31/03/2025	For the Year ended 31/03/2024
A.	**CASH FLOW FROM OPERATING ACTIVITIES :**		
	Net Profit (Loss) before Tax	289625.02	233535.87
	Adjustment For :		
	- Depreciation and amortisation W/O	5258.03	2609.44
	- Finance Costs	138581.37	128897.63
	- Preliminary Expenses W/O	640.00	640.00
		144479.40	132147.07
	Operating Profit / (Loss) before Working Capital changes	434104.42	365682.94
	Changes in working capital :		
	- (Increase)/Decrease in financial assets	-12810.92	-1045626.95
	- (Increase)/Decrease in non financial assets	0.00	6036.96
	- (Increase)/Decrease in non financial liabilities	-6549.81	32011.47
	- (Increase)/Decrease in financial liabilities	-26137.68	49090.86
	- (Increase)/Decrease others	-32222.66	-56957.77
	Net change in working capital	-77721.07	-1015445.43
	Cash generated from operations	356383.35	-649762.49
	Net Income tax (Paid) / refunds of current year	-44000.00	-25000.00
	Net Income tax (Paid) / refunds of previous year	-12960.88	NIL
	Net cash flow from / (used in) operating activities (A)	299422.47	-674762.49
B.	**CASH FLOW FROM INVESTING ACTIVITIES**		
	Capital expenditure on fixed assets including capital advance/ Intangible Assets	-15312.78	-2145.68
	Investment in Shares	NIL	NIL
	Net cash flow from / (used in) investing activities (B)	-15312.78	-2145.68
C.	**CASH FLOW FROM FINANCING ACTIVITIES**		
	- Proceeds from / (Repayment of) long term borrowings	-202791.95	542870.68
	- Finance Cost	-113540.40	-111115.78
	- Preliminary Expenses Incurred	NIL	NIL
	Net cash flow from / (used in) financing activities (C)	-316332.35	431754.90
	Net increase / (decrease) in cash & cash equivalents (A+B+C)	-32222.66	-245153.27
	Cash & cash equivalents of the beginning of the year	65832.69	310985.96
	Cash & cash equivalents of the end of the year	33610.03	65832.69
D.	**RECONCILATION OF CASH AND CASH EQUIVALENTS WITH THE BALANCE SHEET :**		
	Cash & cash equivalents as per Balance Sheet	33610.03	65832.69
	Less : Bank balances not considered as Cash & Cash equivalents (as defined in IND AS 7 Statement of Cash Flow)	NIL	NIL
	Net Cash & cash equivalents (as defined in IND AS 7 Statement of Cash Flows)	33610.03	65832.69
	Add : Current investments considered as part of Cash and Cash equivalents (as defined in IND AS 7 Statement of Cash Flows)	NIL	NIL
	Cash & cash equivalents of the end of the year	33610.03	65832.69
	Comprises :		
	(a) Cash in hand	1032.46	5781.17
	(b) Balances with Banks - in current accounts	32577.57	60051.52

As per our report of even date attached
For **BENNUR NAGARAJA & CO**
CHARTERED ACCOUNTANTS
FR No. 419S

BENNUR NAGARAJA & CO. Chartered Accountants * Bangalore-53 *

BENNUR NAGARAJA
PROPRIETOR
M No. 024163

Place : Bangalore
Date : 30th May, 2025
UDIN : 25024163BMGYKV5122

FOR AND ON BEHALF OF BOARD OF DIRECTORS

RAJGOPAL GILADA
MANAGING DIRECTOR
DIN : 00307829

SAMPATHKUMAR GILADA
DIRECTOR
DIN : 02144736

SANGEETA GILADA
CHIEF EXECUTIVE OFFICER
PAN :AIDPG1236B

(PALLAVI GILADA)
CHIEF FINANCIAL OFFICER
PAN :BGDPM7347E

CHAITRA G S
COMPANY SECRETARY
PAN : AITPC1761F

GILADA FINANCE & INVESTMENTS LTD. * BANGALORE * GILADA GROUP