



# GOENKA BUSINESS & FINANCE LTD.

NBFC RBI NO : 05.00614

**Date: 29.10.2024**

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, 4<sup>th</sup> 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 Second Quarter and Half year ended 30<sup>th</sup> September, 2024 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 Second quarter and half year ended on 30<sup>th</sup> September, 2024 together with Limited Review Report issued by the Statutory Auditor of the Company.

Kindly acknowledge the same.

Thanking You.

**For Goenka Business & Finance Ltd.**



**Dharmik Solanki**  
**Company Secretary & Compliance Officer**

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Web: [www.goenkabusinessfinancelimited.in](http://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 2024

Sr. No.	Particulars	Quarter Ended			Half Year Ended		(Rs. In lakhs)
		30/09/2024	30/06/2024	30/09/2023	30/09/2024	30/09/2023	Year Ended
		Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Audited
(I)	<b>Revenue from Operations</b>						
i	Interest Income	323.97	294.91	194.84	618.88	337.15	838.05
ii	Dividend Income	0.32	0.02	2.58	0.34	2.58	1.38
iv	Sale of Share/Service	3,548.34	928.94	2,722.89	4,477.28	4,439.86	7,756.64
	<b>Total Revenue from operation</b>	<b>3,872.63</b>	<b>1,223.87</b>	<b>2,920.31</b>	<b>5,096.50</b>	<b>4,779.59</b>	<b>8,596.07</b>
(II)	<b>Other Income</b>	-	0.13	3.12	0.13	6.75	-
(III)	<b>Total Income (I+II)</b>	<b>3,872.63</b>	<b>1,224.00</b>	<b>2,923.43</b>	<b>5,096.63</b>	<b>4,786.34</b>	<b>8,596.07</b>
	<b>Expenses</b>						
(a)	Finance cost	335.87	313.65	252.12	649.52	395.86	1,118.29
(c)	Impairment on Financial Assets	-	-	-	-	-	-
(d)	Purchase of Stock in Trade	2,786.72	1,211.04	1,823.09	3,997.76	3,219.78	5,092.00
(e)	Changes in Inventories of Finished Goods	272.55	(308.55)	535.35	(36.00)	608.69	1,401.21
(f)	Employee Benefit Expense	12.02	11.28	12.55	23.30	23.27	52.71
(g)	Depreciation, Amortization and Impairment	0.50	0.35	0.47	0.85	0.94	1.89
(h)	Other Expense	373.17	74.40	256.40	447.57	525.64	591.20
(i)	Changes in Fair Value of Financial Instrument	-	-	-	-	-	-
(IV)	<b>Total Expenses (IV)</b>	<b>3,780.83</b>	<b>1,302.17</b>	<b>2,879.98</b>	<b>5,083.00</b>	<b>4,774.18</b>	<b>8,257.30</b>
(V)	<b>Profit/(Loss) before Exceptional items and tax (III-IV)</b>	<b>91.80</b>	<b>(78.17)</b>	<b>43.45</b>	<b>13.63</b>	<b>12.16</b>	<b>338.77</b>
(VI)	<b>Exceptional Items</b>	-	-	-	-	-	-
(VII)	<b>Profit/(Loss) before tax (V-VI)</b>	<b>91.80</b>	<b>(78.17)</b>	<b>43.45</b>	<b>13.63</b>	<b>12.16</b>	<b>338.77</b>
	<b>Tax Expense</b>						
	Current Tax	4.71	-	-	4.71	-	59.57
	Income Tax earlier years	-	-	-	-	-	-
	Deferred Tax	20.65	(21.61)	18.44	(0.95)	9.44	59.94
	MAT credit entitlement	-	-	-	-	-	-
(VIII)	<b>Total Tax Expense(VI)</b>	<b>25.36</b>	<b>(21.61)</b>	<b>18.44</b>	<b>3.76</b>	<b>9.44</b>	<b>119.51</b>
(IX)	<b>Profit/(Loss) for the period from continuing Operations</b>	<b>66.44</b>	<b>(56.57)</b>	<b>25.01</b>	<b>9.87</b>	<b>2.72</b>	<b>219.26</b>
(X)	<b>Profit/(Loss) for the period</b>	<b>66.44</b>	<b>(56.57)</b>	<b>25.01</b>	<b>9.87</b>	<b>2.72</b>	<b>219.26</b>
(XI)	<b>Other Comprehensive Income</b>	-	-	-	-	-	-
	<b>Items that will not be reclassified to profit or loss</b>	-	-	-	-	-	-
(i)	Re-measurement losses/(gain) on defined benefit plans	-	-	-	-	-	-
(ii)	Equity instruments through other comprehensive income	1.59	6.44	-	8.03	-	13.64
(iii)	Income Tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
	<b>Total other Comprehensive Income(VIII)</b>	<b>1.59</b>	<b>6.44</b>	<b>-</b>	<b>8.03</b>	<b>-</b>	<b>13.64</b>
(XII)	<b>Total Comprehensive Income for the year</b>	<b>68.03</b>	<b>(50.13)</b>	<b>25.01</b>	<b>17.90</b>	<b>2.72</b>	<b>232.90</b>
(XIV)	<b>Earnings per equity share of Rs.10 each</b>						
	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	0.52	(0.39)	0.19	0.14	0.02	1.79
	(2) Diluted	0.52	(0.39)	0.19	0.14	0.02	1.79
	<b>See Accompanying notes to the financial Results</b>						

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# GOENKA BUSINESS & FINANCE LTD.

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STATEMENT OF ASSETS AND LIABILITIES		
Particulars	As at 30th September, 2024	As at 31st March, 2024
<b>ASSETS</b>		
<b>A Financial Assets</b>		
(a) Cash and Cash Equivalents	5.25	226.22
(b) Bank balances other than cash and cash equivalents	-	-
(c) Receivables	-	-
(i) Trade receivables	0.17	-
(ii) Other receivables	30.08	134.37
(d) Loans	16,391.08	14,961.19
(e) Investments	602.59	557.22
(f) Other financial assets	636.91	0.12
<b>Total financial assets</b>	<b>17,666.08</b>	<b>15,879.12</b>
<b>B Non Financial Assets</b>		
(a) Inventories	2,996.91	2,960.91
(b) Deferred tax assets (net)	1.65	0.71
(c) Property, Plant and Equipment	5.66	3.25
(d) Intangible assets	-	-
(e) Other non financial assets	123.98	340.41
<b>Total non financial assets</b>	<b>3,128.20</b>	<b>3,305.28</b>
<b>Total Assets (A+B)</b>	<b>20,794.28</b>	<b>19,184.40</b>
<b>LIABILITIES AND EQUITY</b>		
<b>C Liabilities</b>		
<b>(I) Financial liabilities</b>		
(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	92.49	92.48
(b) Debt securities	-	-
(c) Borrowings	-	-
(d) Other financial liabilities	16,263.22	15,541.38
(e) Other Current liability	874.46	-
<b>Total financial liabilities</b>	<b>17,230.17</b>	<b>15,633.86</b>
<b>(II) Non Financial liabilities</b>		
(a) Deffered tax liabilities (net)	-	-
(b) Provisions	86.96	79.05
(c) Other non financial liabilities	305.00	325.83
<b>Total non financial liabilities</b>	<b>391.96</b>	<b>404.88</b>
<b>D Equity</b>		
(a) Equity Share Capital	1,300.01	1,300.01
(b) Other Equity	1,872.14	1,845.65
<b>Total Liabilities and Equity (C+D)</b>	<b>20,794.28</b>	<b>19,184.40</b>

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## Statement of Cash Flow the year ended on 30th September, 2024

Sr. No.	Particulars	Year Ended 30th September, 2024	Year Ended 30th September, 2023	Year Ended 31st March, 2024
<b>1</b>	<b>Cash flow from Operating Activities</b>			
	Profit Before Tax as per statement of Profit & Loss	13.63	2.72	338.77
	<b>Adjusted for:</b>			
	Depreciation and amortization expenses	-	0.94	1.89
	Deferred Tax	-	9.44	-
	Adjustment for balance of asset written off	-	-	-
	Changes in Fair Value of Financial Instrument	-	(6.75)	173.91
	<b>Sub-total</b>	<b>14.48</b>	<b>6.35</b>	<b>514.57</b>
	<b>Changes in Working Capital</b>			
	(Increase)/Decrease in Operating Assets	(1,827.50)	(3,505.39)	(7,622.82)
	Increase/ (Decrease) in Operating Liabilities	1,596.31	2,742.82	6,556.44
	<b>Changes in Working Capital</b>	<b>(231.19)</b>	<b>(762.57)</b>	<b>(1,066.39)</b>
	<b>Net Tax paid/ Payable</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Cash flow from operating activities</b>	<b>(216.71)</b>	<b>(756.22)</b>	<b>(551.81)</b>
<b>2</b>	<b>Cash flow from Investing Activities</b>			
	Decrease in Current Investment	-	-	-
	Increase/Decrease in non current assets	(4.26)	-	(0.06)
	<b>Cash flow from Investing Activities</b>	<b>(4.26)</b>	<b>-</b>	<b>(0.06)</b>
<b>3</b>	<b>Cash flow from Financing Activities</b>			
	Proceeds/(Repayment) of short-Term Borrowings	-	-	-
	<b>Cash flow from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Cash in/(out) flow during the period (4=1+2+3)</b>	<b>(220.97)</b>	<b>(756.22)</b>	<b>(551.87)</b>
	Opg. Balance of Cash & cash equivalents (5)	226.22	778.09	778.09
	Clg. balance of Cash and cash equivalents (4+5)	5.25	21.87	226.22

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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 29-10-2024.
- 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 Standard (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  
Whole Time Director  
DIN : 08221979**

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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 30<sup>th</sup> SEPTEMBER, 2024**

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 30<sup>th</sup> September, 2024 and the year to date results for the period 1 April 2024 to 30 September 2024 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, **except** as specified in Qualified Opinion para, 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.



Qualified Opinion:

1. The Company has used an accounting software for maintaining its books of accounts which does not have features of recording audit trail (edit log) facility.

Date : 29/10/2024  
Place: Ahmedabad  
UDIN: 24137390BKEYAF3161

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



*A. Archit Shah*

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