GILADA GROUP ®©
Reliable Renewable Responsible
Since 1964

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: 11.11.2026

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

Sub.: Outcome of Board Meeting

Ref: Scrip Code- 538788

With reference to the captioned subject, we wish to inform you that the meeting of the Board of Directors of the Company was held on Wednesday, 11th November, 2026, through Video Conferencing, which commenced at 11:30 A.M. and concluded at 02:00 P.M. The Board, inter alia, considered and approved the following matters:

1. **Unaudited Financial Results**: Approved the Unaudited Financial Results of the Company for the quarter and half year ended 30th September, 2026.
2. **Limited Review Report**: Approved the Limited Review Report issued by the Statutory Auditors of the Company on the Unaudited Financial Results for the quarter and half year ended 30th September, 2026.
3. **Cessation of Additional Director**: Took note of the cessation of Mr. Sanjeev Kumar (DIN: 11602953) as an Additional Director of the Company with effect from 11th September, 2026.
4. **Notice of Extra-Ordinary General Meeting**: Approved the Notice of the Extra-Ordinary General Meeting (EGM) of the Company.
5. **Appointment/Re-appointment of Directors:**
    a) Approved the appointment of Mr. Rajgopal Gilada (DIN: 00307829) as Managing Director of the Company.
    b) Approved the re-appointment of Mr. Dodballapur Narasimha Murthy Gopal (DIN: 09286830) as an Independent Director of the Company.
    c) Approved the appointment of Mr. Sanjeev Kumar (DIN: 11602953) as an Additional Director of the Company.

The above appointments/re-appointment shall be subject to the approval of the members of the Company at the ensuing Extra-Ordinary General Meeting.

6. **Allotment of Non-Convertible Debentures (NCDs):** Approved the allotment of 21 (Twenty One) Non-Convertible Debentures (NCDs) having a face value of Rs.1,00,000/- (Rupees One Lakh only) each, aggregating to Rs.21,00,000/- (Rupees Twenty One Lakhs only), out of the approved issue size of Rs.10,00,00,000/- (Rupees Ten Crores only), on a private placement basis to the identified applicant(s).

GILADA FINANCE & INVESTMENTS LTD

Sl No	Name of Allotee	No of NCD's	Face value per NCD	Cumulative /Non-Cumulative	Total Amount
1	Ujwala Avinash Malpani	03	1,00,000	Cumulative	3,00,000/-
2	Malpani Asha Ramvilas	03	1,00,000	Cumulative	3,00,000/-
3	Milind Mahipati Desh Pande	10	1,00,000	Cumulative	10,00,000/-
4	Madhaveshwar N	05	1,00,000	Non-Cumulative	5,00,000/-
Total					**21,00,000/-**

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

Thanking you.
Yours Faithfully.

For Gilada Finance and Investments Limited

Chaitra G S
Company Secretary and Compliance Officer
Mem. No. A-60871
Enclosed: As above.

GILADA FINANCE AND INVESTMENTS LIMITED
CIN: L65910KA1994PLC015981
Regd Office: #105 R.R Takt, 37 Bhoopasandra Main Road, Bangalore- 560094, Karnataka
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E-mail:md@giladagroup.com, Website: www.gfil.co.in

Financial Results for the quarter and half-year ended September 30, 2026

1 The accompanying financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS' notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards Rules, 2016 and accordingly, these financial results together with the results for the comparative reporting period have been prepare in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financia Reporting" ("Ind AS 34"), prescribed under Section 133 of the the Companies Act, 2013 ("the Act"), and other recognized accountin practices generally accepted in India and in compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). Any application guidance/ clarifications/ directions issued b the Reserve Bank of India or other regulators are implemented as and when they are issued/ applicable.

The financial results includes the following :

a. Unaudited financial results for the quarter and half year ended September 30, 2026 - Annexure A
b. Unaudited statement of assets and liabilities for the period ended September 30, 2026 - Annexure B
c. Unaudited statement of cash flows for the half year ended September 30, 2026 - Annexure C
d. Ratios for the period ended September 30, 2026 - Annexure D

2 In compliance with Regulation 33 of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements Regulations, 2015, a limited review of financial results for the quarter ended 30 September 2026 has been carried out by the Statutor Auditors

3 Expected credit loss on Financial assets has been provided on estimated basis.

4 The Company does not have any Subsidiary/ Joint Venture.

5 The accompanying financial results have been reviewed by the Audit Committee and were considered and approved by the Board o Directors at their meeting held on November 11, 2026.

6 There is no separate reportable segment as per Ind AS 108 on 'Operating Segments' in respect of the Company.

7 Previous period / year figures have been regrouped / reclassified, wherever found necessary, to conform to current period / yea classification.

For GILADA FINANCE AND INVESTMENTS LIMITED

RAJGOPAL GILADA
MANAGING DIRECTOR
DIN: 00307829
PLACE: BANGALORE
DATE: 11.11.2026

GILADA FINANCE & INVESTMENTS LTD. BANGALORE GILADA GROUP

GILADA FINANCE AND INVESTMENTS LIMITED

CIN: L65910KA1994PLC015981

Annexure - A

Statement of Unaudited Results for the Quarter and Half-Year Ended 30th September, 2026

(Amounts in Rs. Lacs)

Sl. No.	PARTICULARS	Quarter Ended			Half Year Ended		Year Ended
		30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25	31-Mar-26
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Revenue from Operations	204.87	178.08	172.88	382.95	339.73	725.56
2	Other Income	2.84	1.06	14.24	3.90	18.00	18.03
3	**Total Income (1+2)**	**207.71**	**179.14**	**187.12**	**386.85**	**357.73**	**743.59**
4	**Expenses**						
	(a) Employee benefits expenses	38.11	35.92	33.16	74.03	64.00	144.35
	(b) Finance Cost	40.19	33.95	34.92	74.14	68.19	147.91
	(c) Depreciation and amortisation Expenses	1.30	1.30	1.30	2.60	2.60	5.97
	(d) Impairment of Financial Assets	1.06	0.73	3.78	1.79	5.56	6.20
	(e) Bad Debts Written off	7.03	-	5.03	7.03	9.45	16.65
	(d) Other Expenses	52.21	46.61	32.52	98.82	58.84	129.41
	Total Expenses	**139.90**	**118.51**	**110.71**	**258.41**	**208.64**	**450.50**
5	**Profit/(loss) before Exceptional Items & Tax (3-4)**	**67.81**	**60.63**	**76.41**	**128.44**	**149.09**	**293.10**
6	Exceptional Items	-		-			
7	**Profit/(loss) before tax (5+6)**	**67.81**	**60.63**	**76.41**	**128.44**	**149.09**	**293.10**
8	**Tax Expenses**						
	a) Current Tax	17.06	15.26	19.24	32.32	37.53	75.68
9	**Profit/(Loss) for the period from continuing operations (7-8)**	**50.75**	**45.37**	**57.17**	**96.12**	**111.56**	**217.42**
10	**Profit from Discontinued Operations**						
11	Tax Expense of Discontinued Operations	-	-	-	-	-	-
12	**Profit from Discontinued Operations (after tax) (10-11)**	-	-	-	-	-	-
13	**Profit for the Period (9+12)**	**50.75**	**45.37**	**57.17**	**96.12**	**111.56**	**217.42**
14	**Other Comprehensive Income (Net of Tax)**	-		-			
15	**Total Comprehensive Income (after tax) (13+14)**	**50.75**	**45.37**	**57.17**	**96.12**	**111.56**	**217.42**
16	**Paid up Equity Share Capital (Face Value of Rs. 5/- each)**	702.46	702.46	702.46	702.46	702.46	702.46
16	**Earnings Per Share (in rupees) (not annualised for quarter/ half year):**						
	a) Basic	0.36	0.32	0.40	0.68	0.79	1.55
	b) Diluted	0.36	0.32	0.40	0.68	0.79	1.55

For GILADA FINANCE AND INVESTMENTS LIMITED

RAJGOPAL GILADA, MANAGING DIRECTOR
DIN: 00307829

GILADA FINANCE & INVESTMENTS LTD. * BANGALORE * GILADA GROUP

GILADA FINANCE AND INVESTMENTS LIMITED
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Annexure - B

Disclosure of statement of assets and liabilities (Balance Sheet) as per Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015

(Amounts in Rs. Lacs)

	Particulars		As at September 30, 2026 (Unaudited)	As at September 30, 2025 (Unaudited)	As at March 31, 2026 (Audited)
A	**Assets**				
1	**Financial Assets**				
(a)	Cash and cash equivalents		46.41	12.32	19.05
(b)	Receivables				
	(I) Trade Receivables		-	-	-
	(II) Other Receivables		-	-	53.18
(c)	Loans		3,391.91	3,082.26	3,234.83
(d)	Investments		5.90	5.90	5.90
(e)	Other financials assets		4.42	77.24	-
		Subtotal	3,448.63	3,177.71	3,312.96
2	**Non-financial Assets**				
(a)	Deferred tax Assets (Net)		4.91	4.91	4.91
(b)	Investment Property		398.37	398.37	398.37
(c)	Property, Plant and Equipment		12.51	5.41	9.38
(d)	Intangible assets		4.97	8.19	6.18
(e)	Other non-financial assets		0.32	5.19	0.64
		Subtotal	421.09	422.07	419.48
	Total Assets		3,869.72	3,599.78	3,732.44
B	**LIABILITIES AND EQUITY**				
	LIABILITIES				
1	**Financial Liabilities**				
(a)	Payables				
	(I) Trade Payables				
	(i) total outstanding dues of micro enterprises and small enterprises		-	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		-	-	9.23
	(II) Other Payables				
	(i) total outstanding dues of micro enterprises and small enterprises		-	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		-	-	35.95
(b)	Debt Securities (Debentures)		121.00	34.00	81.00
(c)	Borrowings (Other than Debt Securities)		973.34	930.20	972.81
(d)	Other financial liabilities		26.50	25.50	-
		Subtotal	1,120.83	989.70	1,098.99
2	**Non-Financial Liabilities**				
(a)	Provisions		28.40	98.89	12.11
(b)	Current tax liabilities (Net)		7.32	-	4.29
		Subtotal	35.72	98.89	16.40
3	**EQUITY**				
(a)	Equity Share capital		702.46	702.46	702.46
(b)	Other Equity		2,010.72	1,808.73	1,914.59
		Subtotal	2,713.18	2,511.19	2,617.05
	Total Liabilities and Equity		3,869.72	3,599.78	3,732.44

For GILADA FINANCE AND INVESTMENTS LIMITED

RAJGOPAL GILADA, MANAGING DIRECTOR
DIN: 00307829

GILADA FINANCE & INVESTMENTS LTD. * BANGALORE * GILADA GROUP

GILADA FINANCE AND INVESTMENTS LIMITED

CIN: L65910KA1994PLC015981

Annexure - C

Cash Flow Statement For the Half Year Ended March 31, 2026

(Amounts in Rs. Lacs)

Particulars	Half Year ended		For the Year ended
	30-Sep-26 (Unaudited)	30-Sep-25 (Unaudited)	31-Mar-26 (Audited)
A. CASH FLOW FROM OPERATING ACTIVITIES :			
Net Profit (Loss) before Tax	128.44	149.09	293.10
Adjustment For :			
- Depreciation and amortisation W/O	2.60	2.60	5.97
- Finance Costs	74.14	68.19	147.91
- Preliminary Expenses W/O	0.32	-	0.64
	77.06	70.79	154.52
Operating Profit / (Loss) before Working Capital changes	205.50	219.88	447.62
Changes in working capital :			
- (Increase)/Decrease in financial assets	(108.32)	(100.14)	(267.36)
- (Increase)/Decrease in non financial assets	-	(3.92)	-
- Increase/(Decrease) in non financial liabilities	-	-	11.54
- Increase/(Decrease) in financial liabilities	(18.68)	(123.90)	(3.68)
- (Increase)/Decrease others	-	-	(47.87)
Net change in working capital	(127.00)	(227.96)	(307.38)
Cash generated from operations	78.50	(8.08)	140.24
Net Income tax (Paid) / refunds of current year	(13.00)	(15.00)	(59.00)
Net Income tax (Paid) / refunds of previous year	-	-	(19.34)
Net cash flow from / (used in) operating activities (A)	65.50	(23.08)	61.90
B. CASH FLOW FROM INVESTING ACTIVITIES			
Capital expenditure on fixed assets including capital advance/ Intangible Assets	(4.52)	(0.21)	(8.15)
Investment in Shares	-	-	-
Net cash flow from / (used in) investing activities (B)	(4.52)	(0.21)	(8.15)
C. CASH FLOW FROM FINANCING ACTIVITIES			
- Proceeds from / (Repayment of) borrowings	40.53	66.19	57.18
- Finance Cost	(74.14)	(68.19)	(125.80)
Net cash flow from / (used in) financing activities (C)	(33.61)	2.00	(68.62)
Net increase / (decrease) in cash & cash equivalents (A+B+C)	27.36	(21.29)	(14.87)
Cash & cash equivalents of the beginning of the year	18.74	33.61	33.61
Cash & cash equivalents of the end of the year	46.10	12.32	18.74
D. RECONCILATION OF CASH AND CASH EQUIVALENTS :			
Cash & cash equivalents as per Balance Sheet	46.41	12.32	19.05
Less : Bank balances not considered as Cash & Cash equivalents	0.31	-	0.31
Net Cash & cash equivalents	46.10	12.32	18.74
Add : Current investments considered as part of Cash and Cash equivalents			-
Cash & cash equivalents of the end of the year	46.10	12.32	18.74
Comprises :		-	
(a) Cash in hand	1.36	0.68	0.10
(b) Balances with Banks - in current accounts	44.74	11.64	18.64

For GILADA FINANCE AND INVESTMENTS LIMITED

RAJGOPAL GILADA, MANAGING DIRECTOR
DIN: 00307829

GILADA FINANCE & INVESTMENTS LTD. * BANGALORE * GILADA GROUP

GILADA FINANCE AND INVESTMENTS LIMITED

Annexure - D

Ratios disclosed pursuant to regulation 52(4) of SEBI (listing Obligations and Disclosure Requirements) Regulations 2015

Particulars	September 30, 2026 (Unaudited)	September 30, 2025 (Unaudited)	March 31, 2026 (Audited)
(a) Debt equity ratio (in times)	0.40	0.38	0.40
(b) Outstanding redeemable preference shares (quantity and value)	Nil	Nil	Nil
(c) Capital reserve/debenture redemption reserve (Rs. in lakhs)	381.58	381.58	381.58
(d) Net worth (Rs. in lakhs)	2,010.72	1,808.73	1,914.59
(e) Net profit margin (in %)	24.85%	31.19%	29.24%
Sector Specific Ratios			
Capital Adequacy ratio	65.56%	74.35%	65.08%
Gross NPA %	6.60%	8.36%	6.83%
Net NPA %	5.74%	7.55%	5.90%

Notes:

1. The following ratios are not applicable as the Company is NBFC:
Current ratio, Current liability ratio, Debt service coverage ratio, Interest service Coverage ratio, Long-term debt to working capital ratio, Bad debts to Account receivables ratio, Debtors turnover, Inventory turnover and operating profit margin

2. Formulae for computation of ratios
a) Debt = Debt Securities+ Borrowing other than Debt securities
b) Networth = Equity share capital + other equity
c) Net profit Margin (%) = Profit for the period/ Revenue from operations
d) Gross NPA % = Gross NPA / Gross loans ; Net NPA% = Net NPN(Gross loans - provision for GNPA).

For GILADA FINANCE AND INVESTMENTS LIMITED

RAJGOPAL GILADA, MANAGING DIRECTOR
DIN: 00307829

GILADA FINANCE & INVESTMENTS LTD. BANGALORE GILADA GROUP

Independent Auditors' Review Report on Unaudited Financial Results for the quarter and half year ended September 30, 2026 of Gilada Finance and Investments Limited pursuant to the Regulations 33 and Regulations 52 read with regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of Gilada Finance and Investments Limited,

1 We have reviewed the accompanying unaudited financial results of Gilada Finance and Investments Limited (the "Company") for the quarter ended September 30, 2026 and the year to date results for the period April 01, 2026 to September 30, 2026, which are included in the accompanying Statement of unaudited financial results for the Quarter and Half year ended 30 September 2026, the statement of assets and liabilities (Balance Sheet) as on that date and the statement of cash flows for the half-year ended on that date (the "Statement") being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations, 2015"), including relevant circulars issued by the Securities and Exchange Board of India ("SEBI") from time to time. We have initialed the Statement for identification purposes only.

2 The 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 Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 (the "Act"), the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time (the "RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to issue a report 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. 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 is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and 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 has not been prepared in accordance with recognition and measurement principles laid down in Ind AS 34, prescribed under section 133 of the Act, the RBI Guidelines and other accounting principles generally accepted in India and has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Listing Regulations, 2015, including the manner in which it is to be disclosed or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of Income Recognition, Asset Classification, Provisioning and other related matters, to the extent those are not inconsistent with the Indian Accounting Standards prescribed under Section 133 of the Act.

For Venkatesh and Raghavendra
Firm Registration Number: 019367S
Chartered Accountants



CA Raghavendra D
Partner
Membership Number: 212056
UDIN: 26212056RNIKJV4332
Place: Bengaluru
Date: November 11, 2026