

**GICHFL FINANCIAL SERVICES PRIVATE LIMITED**

CIN NO. U67190MH2021PTC354176

Regd. Office : 6th Floor, National Insurance Bldg., 14, Jamshedji Tata Road, Churchgate, Mumbai - 400 020.

**Statement of Audited Financial Results For The Quarter and Year Ended March 31, 2025**

(₹ in Lakh)

Sr.No.	Particulars	Quarter ended			Year ended	
		31-03-2025	31-12-2024	31-03-2024	31-03-2025	31-03-2024
		Audited	Unaudited	Audited	Audited	Audited
<b>1</b>	<b>Revenue from operations</b>					
	(i) Interest Income	-	-	-	-	-
	(ii) Fees and Commission Income	187.17	156.51	103.44	568.26	230.63
	(iii) Net Gain on derecognition of Financial Instruments	-	-	-	-	-
	(iv) Other Operating Income	-	-	-	-	-
	<b>Total Revenue from operations</b>	<b>187.17</b>	<b>156.51</b>	<b>103.44</b>	<b>568.26</b>	<b>230.63</b>
	Other Income	1.46	1.62	1.14	5.61	4.22
	<b>Total Income</b>	<b>188.63</b>	<b>158.13</b>	<b>104.58</b>	<b>573.87</b>	<b>234.85</b>
<b>2</b>	<b>Expenses</b>					
	(i) Finance Cost	-	-	-	-	-
	(ii) Net Loss on derecognition of Financial Instruments	-	-	-	-	-
	(iii) Impairment of Financial Instruments, including write-off	-	-	-	-	-
	(iv) Employee Benefits Expenses	164.68	144.32	25.18	402.82	57.77
	(v) Depreciation & Amortisation	0.03	0.03	0.03	0.13	0.13
	(vi) Other Expenses	9.88	4.36	68.86	138.38	151.89
	<b>Total Expenses</b>	<b>174.59</b>	<b>148.71</b>	<b>94.07</b>	<b>541.34</b>	<b>209.79</b>
<b>3</b>	<b>Profit before exceptional items and tax (1-2)</b>	<b>14.04</b>	<b>9.42</b>	<b>10.51</b>	<b>32.53</b>	<b>25.06</b>
<b>4</b>	<b>Exceptional items</b>	-	-	-	-	-
<b>5</b>	<b>Profit before tax (3-4)</b>	<b>14.04</b>	<b>9.42</b>	<b>10.51</b>	<b>32.53</b>	<b>25.06</b>
<b>6</b>	<b>Tax expense</b>					
	(i) Current Tax	3.54	2.37	2.60	8.20	6.09
	(ii) Deferred tax (Net)	-0.00	(0.00)	(0.00)	(0.01)	(0.00)
	(iii) Tax of Earlier Period (Net)	-	-	-	-	-
<b>7</b>	<b>Net Profit for the period (5-6)</b>	<b>10.51</b>	<b>7.05</b>	<b>7.91</b>	<b>24.34</b>	<b>18.97</b>
<b>8</b>	<b>Other comprehensive Income / (Loss)</b>					
	A. Items that will not be reclassified to profit or loss					
	(i) Remeasurement Gain / (Loss) on defined benefit plan	-	-	-	-	-
	(ii) Net Gain / (Loss) on equity instrument designated at FVOCI	-	-	-	-	-
	(iii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-
	B. Items that will be reclassified to profit or loss	-	-	-	-	-
	<b>Total other comprehensive income / (Loss) (A+B)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9</b>	<b>Total Comprehensive Income / (Loss) (7+8)</b>	<b>10.51</b>	<b>7.05</b>	<b>7.91</b>	<b>24.34</b>	<b>18.97</b>
<b>10</b>	<b>Paid up Equity Share Capital (Face value ₹ 10/-)</b>	<b>75.00</b>	<b>75.00</b>	<b>75.00</b>	<b>75.00</b>	<b>75.00</b>
<b>11</b>	<b>Reserves as at 31st March</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>42.52</b>	<b>18.16</b>
<b>12</b>	<b>Earning Per Share (EPS) on Face Value ₹ 10/-</b>	<b>1.40</b>	<b>0.94</b>	<b>1.06</b>	<b>3.25</b>	<b>2.53</b>
	Basic and Diluted Earning Per Share (Face value ₹ 10/-) (The EPS for the period is not annualised)					



## Notes to the Financial Results:

## 1 STATEMENT OF ASSETS AND LIABILITIES

(₹ in Lakh)

Sr.No.	Particulars	As at	As at
		31-03-2025 (Audited)	31-03-2024 (Audited)
	<b>ASSETS</b>		
1	<b>Financial Assets</b>		
(a)	Cash and cash equivalents	38.17	11.31
(b)	Bank balance other than cash and cash equivalent	85.12	70.24
(c)	<b>Receivables</b>		
	Trade Receivables	25.03	30.73
	Other Receivables		
(d)	Loans		
(e)	Investments		
(f)	Other financial assets	20.19	22.42
	<b>Total - Financial Assets</b>	<b>168.51</b>	<b>134.70</b>
2	<b>Non-financial assets</b>		
(a)	Current tax assets (net)		
(b)	Deferred tax assets (net)		
(c)	Property, plant and equipment		
(d)	Right Of Use Assets		
(e)	Intangible Assets Under Development		
(f)	Other intangible assets	0.19	0.32
(g)	Other non-financial assets		
(h)	Assets Held for Sale		
	<b>Total - Non Financial Assets</b>	<b>0.19</b>	<b>0.32</b>
	<b>Total Assets</b>	<b>168.70</b>	<b>135.02</b>
	<b>LIABILITIES AND EQUITY</b>		
	<b>LIABILITIES</b>		
1	<b>Financial liabilities</b>		
(a)	Lease Liabilities		
(b)	<b>Payables</b>		
	<b>(i) Trade Payable</b>		
	Total outstanding dues of micro enterprises and small enterprises	-	
	Total outstanding dues of creditors other than micro enterprises and small enterprises	-	
	<b>(II) Other Payable</b>		
	Total outstanding dues of micro enterprises and small enterprises		
	Total outstanding dues of creditors other than micro enterprises and small enterprises		
	Debt securities		
	(i) Borrowings (other than debt securities)		
	(ii) Other financial liabilities		
(c)	Debt securities		
(d)	Borrowings (other than debt securities)		
(e)	Other financial liabilities	42.96	35.73
	<b>Total - Financial Liabilities</b>	<b>42.96</b>	<b>35.73</b>
2	<b>Non-financial liabilities</b>		
(a)	Current Tax Liabilities (Net)	8.20	6.09
(b)	Provisions		
(c)	Other Non Financial Liabilities		
(d)	Deferred Tax Liabilities	0.02	0.04
	<b>Total - Non Financial Liabilities</b>	<b>8.23</b>	<b>6.13</b>
3	<b>Equity</b>		
(a)	Equity Share Capital	75.00	75.00
(b)	Other Equity	42.52	18.16
	<b>Total - Equity</b>	<b>117.52</b>	<b>93.16</b>
	<b>Total Liabilities and Equity</b>	<b>168.70</b>	<b>135.02</b>





GICHFL Financial Services Private Limited				
[CASH FLOW STATEMENT - INDIRECT METHOD FOR THE YEAR ENDED 31st MARCH 2025]				Rs. in lakhs
Particulars	Notes	For Year Ended 31st March 2025	For Year Ended 31st March 2024	
		(Audited)	(Audited)	
<b>Statement of Cash Flows Abstract</b>				
<b>I.</b>	Cash flows from used in operating activities [Abstract]			
(a)	Profit before extraordinary items and tax	32.54	25.06	
(b)	Adjustments for reconcile profit (loss) [Abstract]	-	-	
(i)	Adjustments to profit (loss) [Abstract]	-	-	
1	Adjustments for finance costs	-	-	
2	Adjustments for depreciation and amortisation expense	0.13	0.13	
3	Interest Received	(5.37)	(4.22)	
4	Adjustments for unrealised foreign exchange losses gains	-	-	
5	Other adjustments for Loss on Sale of Fixed Assets	-	-	
6	Total adjustments to profit (loss)	Total 1 To 5	(5.25)	(4.09)
(ii)	Adjustments for working capital [Abstract]	27.29	20.97	
1	Adjustments for decrease (increase) in inventories	-	-	
2	Adjustments for decrease (increase) in trade receivables	5.70	-	
3	Adjustments for decrease (increase) in other current and non-current assets	(7.61)	(35.54)	
4	Adjustments for decrease (increase) in Short Term Loans Advances	0.00	-	
5	Adjustments for increase (decrease) in trade payables	0.00	-	
6	Adjustments for increase (decrease) in other current and non-current liabilities	7.23	29.07	
7	Adjustments for provisions	-	-	
8	Total adjustments for working capital	Total 1 To 7	5.33	(6.46)
(c)	Net cash flows from (used in) operations	32.62	14.50	
1	Net cash flows from (used in) operating activities before extraordinary items	32.62	14.50	
2	Proceeds from extraordinary items	-	-	
3	Payment for extraordinary items	-	-	
4	Net cash flows from (used in) operating activities	32.62	14.50	
5	Taxes paid	(6.09)	-	
	Cash flows from (used in) operating activities	(I)	26.54	14.50
<b>II.</b>	Cash flows from (used in) investing activities			
1	Proceeds from sales of tangible assets classified as investing activities	-	-	
2	Purchase of Intangible assets	-	-	
3	Proceeds from sales of intangible assets classified as investing activities	-	-	
4	Dividends received classified as investing activities	-	-	
5	Interest received classified as investing activities	5.37	4.22	
6	Income taxes paid (refund), classified as investing activities	-	-	
7	Other inflows (outflows) of cash, classified as investing activities	(5.04)	(13.71)	
8	Proceeds from government grants classified as investing activities	-	-	
	Total Cash flows from used in Investing activities before extraordinary items	Total 1 To 8	0.34	(9.49)
9	Proceeds from extraordinary items classified as investing activities	-	-	
10	Payment for extraordinary items classified as investing activities	-	-	
	Cash flows from used in investing activities	(II)	0.34	(9.49)
<b>III.</b>	Cash flows from used in financing activities			
1	Proceeds from issuing shares	-	-	
2	Proceeds from issuing other equity instruments	-	-	
3	Proceeds from issuing debentures notes bonds etc	-	-	
4	Proceeds from borrowings classified as financing activities	-	-	
5	Repayments of borrowings classified as financing activities	-	-	
6	Dividends paid classified as financing activities	-	-	
7	Interest paid classified as financing activities	-	-	
8	Income taxes paid (refund), classified as financing activities	-	-	
9	Other inflows (outflows) of cash, classified as financing activities	-	-	
	Total Cash flows from used in financing activities before extraordinary items	Total 1 To 9	-	-
10	Proceeds from extraordinary items classified as financing activities	-	-	
11	Payment for extraordinary items classified as financing activities	-	-	
	Cash flows from used in financing activities	(III)	-	-
<b>IV.</b>	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	Total (I) + (II) + (III)	26.87	5.01
<b>V.</b>	Effect of exchange rate changes on cash and cash equivalents [Abstract]		-	-
(a)	Effect of exchange rate changes on cash and cash equivalents	-	-	
<b>VI.</b>	Net increase (decrease) in cash and cash equivalents	Total (IV) + (V)	26.87	5.01
<b>VII.</b>	Cash and cash equivalents cash flow statement at beginning of year		11.31	6.30
<b>VIII.</b>	Cash and cash equivalents cash flow statement at end of year		38.17	11.31



**Notes to financial result for the quarter and year ended 31.03.2025:**

1. The 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) (Amendment) Rules, 2022. The Company has applied its accounting policies in preparation of these financial results, which are consistent with those, followed in the annual financial statements for the quarter and year ended March 31, 2025.

2. The Statutory Auditors of the Company have carried out the audit of the financial results for the quarter and year ended March 31, 2025. These Financial Results are approved by the Board of Directors at the meeting held on 14th May, 2025.

3. As the Company operates in only one line of business and its activities relate to single line of operation, it does not have any separately reportable segment. Hence, the disclosures required under the Indian Accounting Standard 108 on Operating Segment are not applicable.

4. The figures for the earlier periods have being regrouped/ reclassified whenever necessary to make them comparable with those of the current period.

Place : Mumbai  
Date : 14 May 2025



**For and on behalf of the Board**

A handwritten signature in blue ink, appearing to read "Sachindra Salvi".

**Sachindra Salvi**  
**Managing Director**  
**DIN No. 10930663**