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 Unaudited Financial Results For The Quarter and Half Year Ended September 30, 2026

(₹ in Lakh)

Sr.No.	Particulars	Quarter ended			Half Year ended		Year ended
		30-09-2026	30-06-2026	30-09-2025	30-09-2026	30-09-2025	31-03-2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	**Revenue from operations**						
	(i) Interest Income	-	-	-	-	-	-
	(ii) Fees and Commission Income	176.25	152.14	202.81	328.39	371.42	818.06
	(iii) Net Gain on derecognition of Financial Instruments	-	-	-	-	-	-
	(iv) Other Operating Income	-	-	-	-	-	-
	Total Revenue from operations	**176.25**	**152.14**	**202.81**	**328.39**	**371.42**	**818.06**
	Other Income	0.98	4.87	1.37	5.85	2.78	6.63
	Total Income	**177.23**	**157.01**	**204.18**	**334.24**	**374.20**	**824.69**
2	**Expenses**						
	(i) Finance Cost	-	-	-	-	-	-
	(ii) Net Loss on derecognition of Financial Instruments	-	-	-	-	-	-
	(iii) Impairment of Financial Instruments, including write-off	-	-	-	-	-	-
	(iv) Employee Benefits Expenses	146.30	141.32	184.59	287.62	345.25	700.48
	(v) Depreciation & Amortisation	0.76	0.76	0.03	1.52	0.06	1.67
	(vi) Other Expenses	23.82	9.64	8.53	33.46	8.49	78.63
	Total Expenses	**170.88**	**151.72**	**193.16**	**322.60**	**353.80**	**780.78**
3	**Profit before exceptional items and tax (1-2)**	**6.35**	**5.29**	**11.02**	**11.64**	**20.40**	**43.91**
4	**Exceptional items**	-	-	-	-	-	-
5	**Profit before tax (3-4)**	**6.35**	**5.29**	**11.02**	**11.64**	**20.40**	**43.91**
6	**Tax expense**						
	(i) Current Tax	1.67	1.40	2.78	3.07	5.15	11.16
	(ii) Deferred tax (Net)	(0.07)	(0.07)	(0.01)	(0.14)	(0.01)	(0.10)
	(iii) Tax of Earlier Period (Net)	-	-	-			-
7	**Net Profit for the period (5-6)**	**4.75**	**3.96**	**8.25**	**8.71**	**15.27**	**32.85**
8	**Other comprehensive Income / (Loss)**						
	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	-	-	-	-	-	-
	Total other comprehensive income / (Loss) (A+B)	-	-	-	-	-	-
9	**Total Comprehensive Income / (Loss) (7+8)**	**4.75**	**3.96**	**8.25**	**8.71**	**15.27**	**32.85**
10	**Paid up Equity Share Capital (Face value ₹ 10/-)**	**75.00**	**75.00**	**75.00**	**75.00**	**75.00**	**75.00**
11	**Reserves as at 31st March**	-	-	-	-	-	**75.38**
12	**Earning Per Share (EPS) on Face Value ₹ 10/-**	**0.63**	**0.53**	**1.10**	**1.16**	**2.04**	**4.38**
	Basic and Diluted Earning Per Share (Face value ₹ 10/-) (The EPS for the period is not annualised)						

GICHFL FINANCIAL SERVICES PVT. LTD. MUMBAI

BHADADA GANDHI & ASSOCIATES MUMBAI

Notes to the Financial Results:
STATEMENT OF ASSETS AND LIABILITIES

(₹ In Lakh)

Sr.No.	Particulars	As at 30-09-2026 (Unaudited)	As at 31-03-2026 (Audited)
	ASSETS		
1	**Financial Assets**		
(a)	Cash and cash equivalents	27.92	38.58
(b)	Bank balance other than cash and cash equivalent	80.06	78.66
(c)	**Receivables**		
	Trade Receivables	33.92	58.30
	Other Receivables	-	-
(d)	Loans	-	-
(e)	Investments	-	-
(f)	Other financial assets	60.81	51.43
	Total - Financial Assets	**202.72**	**226.97**
2	**Non-financial assets**		
(a)	Current tax assets (net)	-	-
(b)	Deferred tax assets (net)	0.22	0.08
(c)	Property, plant and equipment	3.07	4.53
(d)	Right Of Use Assets	-	-
(e)	Intangible Assets Under Development	-	-
(f)	Other intangible assets	-	0.06
(g)	Other non-financial assets	-	-
(h)	Assets Held for Sale	-	-
	Total - Non Financial Assets	**3.29**	**4.67**
	Total Assets	**206.01**	**231.64**
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	**Financial liabilities**		
(a)	Lease Liabilities	-	-
(b)	Payables	-	-
	(i) Trade Payable		
	Total outstanding dues of micro enterprises and small enterprises	-	-
	Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
	(II) Other Payable		
	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	32.69	70.10
	Total - Financial Liabilities	**32.69**	**70.10**
2	**Non-financial liabilities**		
(a)	Current Tax Liabilities (Net)	14.22	11.16
(b)	Provisions	-	-
(c)	Other Non Financial Liabilities	-	-
(d)	Deferred Tax Liabilities	-	-
	Total - Non Financial Liabilities	**14.22**	**11.16**
3	**Equity**		
(a)	Equity Share Capital	75.00	75.00
(b)	Other Equity	84.10	75.38
	Total - Equity	**159.10**	**150.38**
	Total Liabilities and Equity	**206.01**	**231.64**

GICHFL FINANCIAL SERVICES PVT. LTD. MUMBAI

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GICHFL Financial Services Private Limited

[CASH FLOW STATEMENT - INDIRECT METHOD FOR THE HALF YEAR ENDED 30th SEPTEMBER 2026]

Rs. In lakhs

	Particulars	Notes	For the Half Year Ended 30th September 2026	For the Half Year Ended 30th September 2025
			(Unaudited)	(Unaudited)
	Statement of Cash Flows Abstract			
I.	Cash flows from used in operating activities [Abstract]			
(a)	Profit before extraordinary items and tax		**11.64**	**20.40**
(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		1.53	0.06
3	Interest Received		(2.67)	(2.78)
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	**(1.14)**	**(2.71)**
(ii)	Adjustments for working capital [Abstract]		**10.50**	**17.69**
1	Adjustments for decrease (increase) in inventories		-	-
2	Adjustments for decrease (increase) in trade receivables		24.38	12.56
3	Adjustments for decrease (increase) in other current and non-current assets		(8.40)	1.27
4	Adjustments for decrease (increase) in Short Term Loans Advances		-	-
5	Adjustments for increase (decrease) in trade payables		-	-
6	Adjustments for increase (decrease) in other current and non-current liabilities		(37.41)	(18.10)
7	Adjustments for provisions		-	-
8	Total adjustments for working capital	Total 1 To 7	**(21.43)**	**(4.26)**
(c)	Net cash flows from (used in) operations		**(10.93)**	**13.42**
1	Net cash flows from (used in) operating activities before extraordinary items		**(10.93)**	**13.42**
2	Proceeds from extraordinary items		-	-
3	Payment for extraordinary items		-	-
4	Net cash flows from (used in) operating activities		**(10.93)**	**13.42**
5	Taxes paid			(8.20)
	Cash flows from (used in) operating activities	(I)	**(10.93)**	**5.22**
II.	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		2.67	2.78
6	Income taxes paid (refund), classified as investing activities		-	-
7	Other inflows (outflows) of cash, classified as investing activities		(2.40)	(2.50)
8	Proceeds from government grants classified as investing activities		-	-
	Total Cash flows from used in investing activities before extraordinary items	Total 1 To 8	**0.27**	**0.28**
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)	**0.27**	**0.28**
III.	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)	-	-
IV.	**Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes**	Total (I) + (II) + (III)	**(10.66)**	**5.50**
V.	**Effect of exchange rate changes on cash and cash equivalents [Abstract]**		-	-
(a)	Effect of exchange rate changes on cash and cash equivalents		-	-
VI.	**Net increase (decrease) in cash and cash equivalents**	Total (IV) + (V)	**(10.66)**	**5.50**
VII.	**Cash and cash equivalents cash flow statement at beginning of period**		38.58	38.17
VIII.	**Cash and cash equivalents cash flow statement at end of period**		**27.92**	**43.67**

Notes to financial result for the quarter and half year ended 30.09.2026:

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 half year ended September 30, 2026.

2. The Statutory Auditors of the Company have carried out a limited review of the financial results for the quarter and half year ended September 30, 2026. These Financial Results are approved by the Board of Directors at the meeting held on 30th October 2026.

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.

For and on behalf of the Board

Sachindra Salvi
Managing Director
DIN No. 10930663
Place : Mumbai
Date : 30 October 2026

RICHFEL FINANCIAL SERVICES PVT. LTD. MUMBAI

BHADADA GANDHI & ASSOCIATES MUMBAI