Galada Finance Limited

CIN No. L65191TN1986PLCO12826

To,
The Corporate Relationship Department,
The Bombay Stock Exchange Limited,
Floor No. 25, P J Towers,
Dalal Street, Mumbai – 400001.

Date: 28-05-2026.

Dear Sirs,

Sub: Outcome of Board Meeting of the company held on 28th May, 2026

Scrip Code: 538881.

With reference to the above, we would like to inform you that the Board of Directors of the company has considered and approved the following matters:-

1. Considered, approved and taken on record the Audited Financial results for the quarter and the year ended 31st March, 2026 and Statement of Assets & Liabilities for the year ended 31st March, 2026 and Cash Flow Statement for the year ended 31st March, 2026 a copy of which is enclosed for kind reference;

2. Auditor's Report on Quarterly Financial Results and Year to Date Results of the Company Pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Board meeting Commenced on: 15.06 hours,
Board meeting concluded on: 15.49 hours

This is for your kind information and Records.

Yours faithfully,
For **GALADA FINANCE LIMITED**

NAVEEN ASHOK GALADA

Digitally signed by NAVEEN ASHOK GALADA
Date: 2026.05.28 16:13:55 +05'30'

NAVEEN ASHOK GALADA
MANAGING DIRECTOR
DIN: 00043054

Galada Finance Limited

CIN No. L65191TN1986PLCO12826

Date: 28-05-2026.

To,
Department of Corporate Affairs,
The Bombay Stock Exchange Limited,
Floor No. 25, P J Towers,
Dalal Street, Mumbai – 400001.

Dear Sirs,

Ref: **Scrip Code 538881**

Sub: Declaration in respect of Audit Report with unmodified opinion for the Audited Financial Results for the financial year ended March 31, 2026

Ref: Regulation 33(3) (d) of the SEBI, (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 33(3) (d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

We hereby declare that M/s. Chandarana & Sanklecha. Chartered Accountants, Chennai (Firm Registration No: 000557S), Statutory Auditors of the Company have expressed an unmodified opinion in their Audit Report on the Audited Financial Results of the Company for the financial year ended March 31, 2026

This is for your kind information and Records.

Thanking you,

Yours faithfully,

For **GALADA FINANCE LIMITED**

NAVEEN ASHOK GALADA
Digitally signed by NAVEEN ASHOK GALADA
Date: 2026.05.28 16:14:27 +05'30'

NAVEEN ASHOK GALADA
MANAGING DIRECTOR
DIN: 00043054

CHANDARANA & SANKLECHA
Chartered Accountants
137, Nainiappa Naicken Street,
2nd Floor, Chennai - 600 003.
Phone : 2535 7070

INDEPENDENT AUDITOR'S REPORT

To
The Board of Directors
M/s Galada Finance Limited

Report on the audit of the Standalone Annual Financial Results

Opinion

We have audited the accompanying statement of standalone financial results of **M/s Galada Finance Limited** (hereinafter referred to as the "Company") for the quarter and year ended 31st March, 2026, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone annual financial results:

a. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and

b. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards, and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the year ended 31st March, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Annual Financial Results 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 Act, 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 on the standalone annual financial results.

CHANDARANA & SANKLECHA
Chartered Accountants
137, Nainiappa Naicken Street,
2nd Floor, Chennai - 600 003.
Phone : 2535 7070

Management's and Board of Directors' Responsibilities for the Standalone Annual Financial Results

This Statement, which includes the Standalone financial results is the responsibility of the Company's Board of Directors, and has been approved by them for the issuance. The Statement has been compiled from the related audited standalone financial statements for the three months and year ended 31st March, 2026. This responsibility includes preparation and presentation of the Standalone Financial Results for the quarter and year ended 31st March, 2026 that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of 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 the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone annual financial results, the Management and the Board of Directors are 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 the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the Company's financial reporting process.

Auditors' Responsibilities for the Audit of the Standalone Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the standalone annual financial results 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 standalone annual financial results.

CHANDARANA & SANKLECHA
Chartered Accountants
137, Nainiappa Naicken Street,
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Phone : 2535 7070

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

♣Identify and assess the risks of material misstatement of the standalone annual financial results, 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.

♣ 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 Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the company has adequate internal financial controls with reference to financial statements 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 in the financial results made by the Management and Board of Directors.

♣Evaluate the appropriateness and reasonableness of disclosures made by the Board of Directors in terms of the requirements specified under Regulation 33 of the Listing Regulations.

♣ Conclude on the appropriateness of the Management and Board of Directors 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 appropriateness of this assumption. 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 standalone annual financial results 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 standalone annual financial results, including the disclosures, and whether the standalone annual financial results represent the underlying transactions and events in a manner that achieves fair presentation.

♣ Obtain sufficient appropriate audit evidence regarding the Standalone Financial Results of the Company to express an opinion on the Standalone Financial Results.

CHANDARANA & SANKLECHA
Chartered Accountants
137, Nainiappa Naicken Street,
2nd Floor, Chennai - 600 003.
Phone : 2535 7070

Materiality is the magnitude of misstatements in the Standalone Financial Results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Standalone Financial Results 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 Standalone Financial Results

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. 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.

Other Matters

The standalone annual financial results include the results for the quarter ended 31st March, 2026 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subjected to limited review by us.

For CHANDARANA & SANKLECHA
Chartered Accountants
Firm Regn No : 000557S

CHANDARANA & SANKLECHA CHENNAI 600 003 CHARTERED ACCOUNTANTS

BHARAT RAJ SANKLECHA
Proprietor
Membership No : 027539
Place : Chennai
Date : 28th May, 2026
UDIN : 26027539IHCHGI9833

GALADA FINANCE LIMITED

(CIN : L65191TN1986PLC012826)

Regd.Office : "SHANTI SADAN"Old No.4, New No.7, Shaffee Mohammed Road, Thousand Lights, Chennai 600 006

AUDITED FINANCIAL RESULT FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2026

(Rs. In Lakhs)

PARTICULARS	FOR THE QUARTER ENDED			YEAR ENDED	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Audited	Unaudited	Audited	Audited	Audited
1. Income From Operations					
(a) Interest Income	75.74	69.55	53.53	259.57	165.25
(b) Dividend Income	0.02	0.01	0.04	0.06	0.15
Total Revenue From Operaations	**75.76**	**69.56**	**53.57**	**259.63**	**165.40**
(c) Other Income	(2.83)	1.70	(0.46)	0.45	2.09
Total Income	**72.93**	**71.26**	**53.11**	**260.08**	**167.49**
2. Expenses					
(a) Finance cost	30.74	28.21	15.07	105.94	55.25
(b) Employees benefit expenses	14.82	11.59	10.66	47.42	35.51
(c) Depreciation, Amortization and Impairment	4.32	4.33	5.46	16.75	21.21
(d) Other expenses	12.60	19.10	13.61	59.02	33.75
(e) Bad Debts	(0.12)	-	-	-	-
(f) Provision for NPA	(13.67)	(4.90)	(8.49)	(21.03)	(8.07)
(g) Profit/Loss on Sale of Investment	(0.32)	0.02	-	-	-
Total Expenses	**48.37**	**58.35**	**36.31**	**208.10**	**137.65**
3. Profit /Loss before exceptional items and tax(1-2)	24.56	12.91	16.80	51.98	29.84
4. Exceptional Items	-	-	-	-	-
5. Profit before tax (3-4)	**24.56**	**12.91**	**16.80**	**51.98**	**29.84**
6. (i) Tax expenses					
- Current Tax	3.50	2.50	4.13	9.00	7.13
- Deferred Tax	(1.24)	-	(2.19)	(1.24)	(2.19)
7. Profit/Loss for quarter /Year (5-6)	**22.30**	**10.41**	**14.86**	**44.22**	**24.90**
8. Other Comprehensive income (net of taxes)	0.04	(0.10)	0.04	(0.30)	(0.39)
9. Total Comprehensive income	22.34	10.31	14.90	43.92	24.51
10. Paid-up equity share capital (F.V. of Rs. 10/- per share)	300.00	300.00	300.00	300.00	300.00
11. Other equity				321.60	277.68
12. Earning Per Share (Before Extraordinary Items) (Not Annualised)					
(a) Basic	0.74	0.35	0.50	1.47	0.83
(b) Dilued	0.74	0.35	0.50	1.47	0.83

Notes :

1. The above is an extract of detailed format of Quarterly audited financial results filed with stock exchange under Regulation 33 of the SEBI (Listing obligations and Disclosure Requirements) Regulation, 2015. The full format of the quarterly audited financial results are available on the Stock exchange website & www.bseindia.com and on the company's website www.galadafinance.in .
2. The above results were reviewed by audit committee and taken on record at the Board meeting of the company held on 28.05.2026
3. The Statutory Auditors have expressed an Unqualified Opinion on the financial result for the quarter and year ended on 31.03.2026
4. The company is engaged primarily in the business of financing and accordingly, there are no separate reportable segment as per Ind AS 109 dealing with operting segment.
5. Previous quarter's / Year's figures have been regrouped / reclassifed and rearranged wherever necessary to correspond with the current quarter's year's classification / disclosure.

For and on behalf of the Board of Directors

Naveen Galada

Naveen Galada
Managing Director
DIN : 00043054

Place : Chennai
Date : 28-05-2026

GALADA FINANCE LTD. CHENNAI 600 006

GALADA FINANCE LIMITED

(CIN : L65191TN1986PLC012826)

Regd.Office : "SHANTI SADAN"Old No.4, New No.7, Shaffee Mohammed Road, Thousand Lights, Chennai 600 006

Email :info@galadafinance.in

Statement of Profit and Loss for the year ended 31st March, 2026

	Particulars	Note No.	As at 31st March, 2026	As at 31st March, 2025
			INR	INR
I	**Income**			
	Revenue from operation	15	2,59,56,600	1,65,24,536
	Other income	16	51,227	2,23,694
	Impairment Profit Allowance		21,03,000	8,07,000
	Total income		**2,81,10,827**	**1,75,55,230**
II	**Expenses**			
	Finance cost	18	1,05,93,798	55,24,978
	Employee benefit expenses	19	47,42,242	35,50,517
	Depreciation and amortisation	9	16,75,272	21,20,752
	Other expenses	20	59,01,607	33,74,608
	Total expenses		**2,29,12,919**	**1,45,70,855**
III	**Profit / (Loss) before exceptional items and tax (3 - 4)**		**51,97,908**	**29,84,375**
IV	**Exceptional items**		-	-
V	**Profit before tax (III-IV)**		**51,97,908**	**29,84,375**
VI	**Tax expense:**			
	- Current tax		9,00,000	7,13,000
	- Deferred tax	8	(1,24,100)	(2,19,100)
			7,75,900	**4,93,900**
VII	**Profit / (Loss) for the year (V - VI)**		**44,22,008**	**24,90,475**
VIII	**Other Comprehensive Income**			
	(A) Items that will be reclassified to profit or loss		-	-
	(B) Items that will not be reclassified to profit or loss			
	Net gain/(loss) on equity instruments through Other Comprehensive Income		(37,477)	(48,208)
	Income tax effect on above		7,210	9,275
IX	**Total Comprehensive Income (VII+VIII)**		**43,91,741**	**24,51,542**
	Earnings per share			
	- Basic & Diluted		**1.47**	**0.83**
	Significant accounting policies	**2**		
	The accompanying notes are an integral part of the financial statements			

In terms of our report of even date attached.

For CHANDRANA & SANKLECHA
Chartered Accountants
Firm Regn No. 000557S

BHARAT RAJ SANKLECHA
Proprietor
Membership No. 027539

Place : Chennai
Date : 28-05-2026
UDIN :
Peerreview No. :

For and on behalf of the Board of Directors of M/s. Galada Finance Limited

Naveen Galada
Managing Director
DIN : 00043054

Ashok Galada
Director
DIN : 00042295

Mahaveerchand Jain Divya
Company Secretary

K.R Manimeghala
Chief Financial Officer

GALADA FINANCE LTD. CHENNAI 600 006

GALADA FINANCE LIMITED
(CIN : L65191TN1986PLC012826)
Regd.Office : "SHANTI SADAN"Old No.4, New No.7, Shaffee Mohammed Road, Thousand Lights, Chennai 600 006
Email :info@galadafinance.in

Statement of Cash Flows for the year ended 31st March, 2026

Particulars	As at 31st March, 2026		As at 31st March, 2025	
	In Lakhs	In Lakhs	In Lakhs	In Lakhs
A. Cash flow from operating activities				
Net Profit / (Loss) before extraordinary items and tax		51.98		29.84
Adjustments for:				
Depreciation and amortisation	16.75		21.21	
(Profit)/Loss on sale of Assets	-		-0.02	
Interest income	-0.12		-0.12	
Dividend income	-0.06		-0.15	
Impairment Loss Allowance	-21.03		-8.07	
Net (gain)/loss on sale of investments	0.89		-0.86	
		-3.57		11.99
Operating profit / (loss) before working capital changes		48.41		41.83
Movement in working capital:				
Adjustments for (increase) / decrease in operating assets:				
Other receivables	-571.51		-263.31	
Other Financial Assets	-20.71		-9.76	
Other Liabilities	-1.20		11.71	
Other Financial Liabilities	26.78		-0.03	
Cash flow from extraordinary items		-566.64		-261.39
Cash generated from operations		-518.23		-219.56
Net income tax (paid) / refunds		-5.81		-6.30
Net cash flow from operating activities (A)		**-524.04**		**-225.86**
B. Cash flow from investing activities				
Payment for Property, plant and equipments (Net)	-3.48		-4.41	
Proceeds from disposal of property, plant and equipments	-		0.13	
Purchase of investments	-3.43		-41.97	
Proceeds from sale of investments	5.19		45.92	
Interest received	0.12		0.12	
Dividend received	0.06		0.15	
Net cash flow used in investing activities (B)		**-1.54**		**-0.06**
C. Cash flow from financing activities				
Proceeds from borrowings	545.22		225.03	
Repayment of borrowings	-		-	
Dividends & Tax paid				
Net cash flow used in financing activities (C)		**545.22**		**225.03**
Net increase / (decrease) in Cash and cash equivalents (A+B+C)		19.64		-0.89
Cash and cash equivalents at the beginning of the year		26.22		27.11
Cash and cash equivalents at the end of the year		**45.86**		**26.22**
Components of Cash and Cash Equivalents				
(a) Cash on hand		13.20		8.67
(b) Cheques, drafts on hand		6.05		0.46
(c) Balances with banks		-		-
(i) In current accounts		26.61		17.09
(ii) In current account - Book Overdraft				
		45.86		**26.22**
		-		-

See accompanying notes forming part of the financial statements

In terms of our report of even date attached.

For CHANDRANA & SANKLECHA
Chartered Accountants
Firm Regn No. 000557S

BHARAT RAJ SANKLECHA
Proprietor
Membership No. 027539

Place : Chennai
Date : 28-05-2026
UDIN :
Peerreview No. :

For and on behalf of the Board of Directors of M/s. Galada Finance Limited

Naveen Galada
Managing Director
DIN : 00043054

J Ashok Galada
Director
DIN : 00042295

Mahaveerchand Jain Divya
Company Secretary

K.R.Manimeghala
Chief Financial Officer

GALADA FINANCE LTD. CHENNAI 600 006

GALADA FINANCE LIMITED
(CIN : L65191TN1986PLC012826)
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Email :info@galadafinance.in

Balance Sheet as at 31st March, 2026

	Particulars	Note No.	As at 31st March, 2026 In Lakhs	As at 31st March, 2025 In Lakhs
	ASSETS			
1	**Financial Assets**			
	Cash & cash equivalents	3	45.86	26.22
	Bank balances other than cash & cash equivalents		-	-
	Derivate Finanical Instruments		-	-
	Receivables	4	-	-
	(i) Trade receivables		-	-
	(ii) Other receivables		-	-
	Loans	5	1,679.19	1,086.64
	Investments	6	4.87	7.90
	Other financial assets	7	80.36	59.65
	Total Financial Assets		**1,810.28**	**1,180.41**
2	**Non-Financial assets**			
	Inventories		-	-
	Current tax assets (net)	8	6.74	9.93
	Deferred tax assets (net)	8	8.22	6.91
	Propety, plant and equipment		-	-
	(i) Tangible Assets	9	44.30	56.04
	(ii) Intangible Assets	9	1.87	3.40
	Total Non-Financial assets		**61.13**	**76.28**
	TOTAL ASSETS		**1,871.41**	**1,256.69**
	LIABILITIES AND EQUITY			
	Liabilities			
3	**Financial liabilities**			
	Derivative Instruments			
	Payables	10		
	(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		17.86	19.05
	Debt securities		-	-
	Borrowings (Other than debt securities)	11	961.83	497.92
	Deposits	12	243.28	161.97
	Other financial liabilities	13	26.84	0.07
	Total Financial liabilities		**1,249.81**	**679.01**
4	**Non-financial liabilities**			
	Current tax liabilities (net)		-	-
	Provisions		-	-
	Deferred Tax Liability		-	-
	Other non-financial liabilities		-	-
	Total non-current liabilities		-	-
5	**Equity**			
	Equity share capital	14	300.00	300.00
	Other equity	15	321.60	277.68
	Total current liabilities		**621.60**	**577.68**
	TOTAL EQUITY AND LIABILITIES		**1,871.41**	**1,256.69**
			-	-
	Significant accounting policies	2		
	The accompanying notes are an integral part of the financial statements			

In terms of our report of even date attached.

For CHANDRANA & SANKLECHA
Chartered Accountants
Firm Regn No. 000557S

BHARAT RAJ SANKLECHA
Proprietor
Membership No. 027539

Place : Chennai
Date : 28-05-2026
UDIN :
Peerreview No. :

For and on behalf of the Board of Directors of M/s. Galada Finance Limited

Naveen Galada	J Ashok Galada	
Naveen Galada	J Ashok Galada	
Managing Director	Director	
DIN : 00043054	DIN : 00042295	
Divya		
Mahaveerchand Jain Divya	KR Manimeghala	
Company Secretary	Chief Financial Officer	

GALADA FINANCE LTD. CHENNAI 600 006