



R M R & Co

Chartered Accountants

**INDEPENDENT AUDITOR'S LIMITED REVIEW REPORT ON STANDALONE UNAUDITED
QUARTERLY AND YEAR TO DATE FINANCIAL RESULTS OF LIBORD FINANCE LIMITED
PURSUANT TO THE REGULATION 33 OF THE SEBI (LISTING OBLIGATIONS AND
DISCLOSURE REQUIREMENTS) REGULATIONS, 2015**

**Review Report to the Board of Directors of
Libord Finance Limited**

1. We have reviewed the accompanying statement of unaudited financial results of **Libord Finance Limited** ("the Company") for the quarter and six months ended September 30, 2025 ("the Statement"). This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.
2. 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.
3. Based on our review conducted as above, 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.

For RMR & Co.

Chartered Accountants

Firm Registration No.: 106467W

ROHIT
VIJAYVARGIA

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ROHIT VIJAYVARGIA
Date: 2025.10.31
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CA Rohit Vijayvargia

Partner

Membership No. 077946

Place: Mumbai

Date : October 31, 2025

UDIN : 25077946BMJPRP5463



LIBORD FINANCE LIMITED

CIN.:L65990MH1994PLC077482

Regd Office: 104, M. K. Bhawan, 300, Shahid Bhagat Singh Road, Fort, Mumbai 400 001.

STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025

(Rupees in Lakhs)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30-Sep-25	30-Jun-25	30-Sep-24	30-Sep-25	30-Sep-24	31-Mar-25
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
I	Revenue from Operations:						
(a)	Interest Income	22.24	18.50	17.08	40.74	24.82	58.48
(b)	Dividend	0.47	0.00	0.46	0.47	0.47	0.75
(c)	Sale of Services	31.00	0.00	0.00	31.00	0.00	0.19
(d)	Other income from operations	0.00	0.00	0.00	0.00	0.00	0.00
	Total Revenue from Operations	53.71	18.50	17.54	72.21	25.29	59.42
II	Other Income	21.45	18.47	64.79	39.92	100.78	67.51
III	Total Income (I+II)	75.16	36.97	82.33	112.13	126.07	126.93
IV	EXPENSES						
(a)	Finance Costs	0.97	1.12	19.69	2.09	33.61	6.17
(b)	Fees and commission expense	-	-	-	-	-	-
(c)	Net loss on fair value changes	-	-	-	-	-	-
(d)	Net loss on derecognition of financial instruments under amortised cost category	-	-	-	-	-	-
(e)	Impairment on Financial Instruments	-	-	-	-	-	-
(f)	Employee Benefits Expenses	22.80	22.98	22.70	45.78	42.97	84.70
(g)	Depreciation and Amortization Expenses	5.49	5.42	5.49	10.91	10.91	21.76
(h)	Other Expenses (to be specified)	4.73	4.45	3.72	9.18	8.58	69.15
	Total Expenses (IV)	33.99	33.97	51.60	67.96	96.07	181.78
V	Profit/(Loss) before Exceptional Items and Tax (III-IV)	41.17	3.00	30.73	44.17	30.00	(54.85)
VI	Exceptional Items	-	-	-	-	-	-
VII	Profit/(Loss) before Tax (V-VI)	41.17	3.00	30.73	44.17	30.00	(54.85)
VIII	Tax Expenses:						
(1)	Current Tax	0.00	0.00	4.51	0.00	4.51	(0.10)
(2)	Deferred Tax	0.01	(0.02)	(0.22)	(0.01)	(0.46)	(0.58)
IX	Profit/(Loss) for the Period from Continuing Operations (VII-VIII)	41.16	3.02	26.44	44.18	25.95	(54.17)
X	Profit/(Loss) from Discontinued Operations	-	-	-	-	-	-
XI	Tax Expenses of Discontinued Operations	-	-	-	-	-	-
XII	Profit/(Loss) from Discontinued Operations (after tax) (X-XI)	-	-	-	-	-	-
XIII	Profit/(Loss) for the Period (IX+XII)	41.16	3.02	26.44	44.18	25.95	(54.17)
XIV	Other Comprehensive Income						
A (i)	Items that will not be Reclassified to Profit or Loss	(6.21)	35.90	51.94	29.69	99.14	12.56
(ii)	Income Tax relating to Items that will not be Reclassified to Profit or Loss	(1.79)	8.81	12.94	7.02	24.86	1.03
B (i)	Items that will be Reclassified to Profit or Loss	-	-	-	-	-	-
(ii)	Income Tax Relating to Items that will be Reclassified to Profit or Loss	-	-	-	-	-	-
	Total Comprehensive Income net of Tax	(4.42)	27.09	39.00	22.67	74.28	11.53
XV	Total Comprehensive Income for the period (XIII+XIV) (Comprising Profit/(Loss) and Other Comprehensive Income for the Period)	36.74	30.11	65.44	66.85	100.23	(42.64)
XVI	Paid-up Equity Share Capital (Face Value of Rs. 10/- each)	1570.00	1570.00	1570.00	1570.00	1570.00	1570.00
XVII	Other Equity as per Balance Sheet	183.55	146.81	259.57	183.55	259.57	116.70
XVIII	Networth	1753.55	1716.81	1829.57	1753.55	1829.57	1686.70
XIX	Earning per Equity Share (for Continuing Operation):						
(1)	Basic	0.26	0.02	0.17	0.28	0.17	(0.35)
(2)	Diluted	0.26	0.02	0.17	0.28	0.17	(0.35)
XX	Earning per Equity Share (for Discontinued Operation):						
(1)	Basic	-	-	-	-	-	-
(2)	Diluted	-	-	-	-	-	-
XXI	Earning per Equity Share (for Discontinued & Continuing Operations):						
(1)	Basic	0.26	0.02	0.17	0.28	0.17	(0.35)
(2)	Diluted	0.26	0.02	0.17	0.28	0.17	(0.35)

Notes:

- The above Standalone Unaudited Financial Results for the Quarter ended September 30, 2025 and the period from 01.04.2025 to 30.09.2025 have been reviewed by the Audit Committee and taken on record by the Board of Directors at their respective meetings held on 31.10.2025. The Statutory Auditors of the Company have carried out a Limited Review of the aforesaid results.
- The Company is engaged primarily in the business of Non Banking Finance Company and accordingly there are no separate reportable segments dealing with Segment Reporting. The Company's business is not subject to seasonal variation.
- Previous Year / period's figures are regrouped / rearranged wherever necessary and possible.
- There is no subsidiary/associate/joint venture of the Company as on September 30, 2025. Hence, the preparation of the consolidated financial results is not applicable to the Company.
- The Company does not have any outstanding Debt.
- The Financial Results are available on the website of BSE Limited at www.bseindia.com and of the Company at www.libord.com

Place: Mumbai
Date :31.10.2025



By order of the Board
For Libord Finance Limited

Vandna Dangl

Dr. (Mrs.) Vandna Dangl
Managing Director

LIBORD FINANCE LIMITED
CIN : L65990MH1994PLC077482
STATEMENT OF STANDALONE ASSETS AND LIABILITIES

(Rupees in Lakhs)

Particulars	As At September 30, 2025	As At March 31, 2025
	Reviewed	Audited
ASSETS		
(1) Financial Assets		
(a) Cash and Cash Equivalents	4.04	4.87
(b) Receivables		
(i) Trade Receivables	0.23	96.08
(ii) Other Receivables	-	-
(c) Loans	852.52	1,679.56
(d) Investments	540.13	501.94
(e) Other Financial Assets	197.05	82.77
(2) Non-Financial Assets		
(a) Current Tax Assets (Net)	8.57	5.04
(b) Deferred Tax Assets (Net)	1.59	1.58
(c) Property, Plant and Equipment	0.18	0.24
(d) Intangible Assets	0.01	0.01
(e) Other Non-Financial Assets	186.40	191.60
Total Assets	1,790.72	2,563.69
LIABILITIES AND EQUITY		
I. LIABILITIES		
(1) Financial Liabilities		
(a) Payables		
(I) Trade Payable		
(i) Total outstanding dues of micro enterprises and small enterprises	-	-
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	0.50	0.99
(II) Other Payable		
(b) Borrowings	-	-
(c) Other financial liabilities	7.92	836.93
(2) Non-Financial Liabilities		
(a) Current Tax Liabilities (Net)	-	-
(b) Deferred Tax Liabilities (Net)	-	-
(c) Other Non-Financial Liabilities	28.75	39.07
II. EQUITY		
(a) Equity Share Capital	1,570.00	1,570.00
(b) Other Equity	183.55	116.70
Total Liabilities and Equity	1,790.72	2,563.69

#Previous period's figures have been regrouped wherever necessary to make them comparable

Place : Mumbai

Date : 31.10.2025

Vandana Dangi



LIBORD FINANCE LIMITED CIN : L65990MH1994PLC077482 STANDALONE STATEMENT OF CASH FLOW (Rupees in Lakhs)		
Particulars	For the Half Year Ended September 30, 2025	For the Year Ended March 31, 2025
	Reviewed	Audited
Cash Flow From / (Used in) Operating Activities		
Net Profit Before Tax & Extraordinary Items	44.17	(54.85)
Adjustments For :		
Depreciation and Amortisation	0.06	0.13
Dividend Income	(0.47)	(0.75)
Capital Gains	-	(67.51)
Operating Profit before Working Capital Changes	43.76	(122.98)
Decrease / (Increase) in Trade Receivables	95.85	1.75
Decrease / (Increase) in Loans	827.04	(1,350.63)
Decrease / (Increase) in Other Financial Assets	(114.28)	(25.43)
Decrease / (Increase) in Other Non-Financial Assets	5.20	13.25
Increase/(Decrease) in Trade Payables	(0.49)	0.31
Increase/(Decrease) in Other Financial Liabilities	(829.01)	832.72
Increase/(Decrease) in Other Non-Financial Liabilities	(10.32)	(18.09)
Operating Profit before Working Capital Changes	17.75	(669.10)
Direct Taxes Paid	3.52	3.59
A. Cash Generated From / (Used In) Operating Activity (A)	14.23	(672.69)
B. Cash Flow From Investing Activities		
Sale of Investments	5.99	663.94
Purchase of Investments	21.52	19.05
Purchase of Fixed Assets	-	0.07
Dividend Received	0.47	0.75
Net Cash Flow From / (Used In) Investing Activities (B)	(15.06)	645.57
C. Cash Flow From Financing Activities		
Add Reversal of Provision made under ECL	-	18.00
Add Reversal of Provision made for Interest under ECL	-	2.16
Net Cash Flow From / (Used In) Financing Activities (C)	-	20.16
Net Increase in Cash and Cash Equivalents (A+B+C)	(0.83)	(6.96)
Cash and Cash Equivalents as at beginning of the Year	4.87	11.83
Cash and Cash Equivalents as at end of the Year	4.04	4.87
# Previous years figures have been regrouped/ reclassified wherever applicable		
Place : Mumbai		
Date : 31.10.2025		

Vandana Dangri

