

Brahmanand Himghar Limited

REGD. OFFICE: Village- Chekuasole, P.O – Jogerdanga, P.S – Goaltore,
Paschim Medinipur, West Bengal- 721121. PHONE NO: 03227-218314
Correspondence address:1st Floor Muneshwari Bhawan Contractors Area
Bistupur Jamshedpur- 831001CIN-L29248WB1990PLC049290
Phone No- 0657-6579477Email id- csbrahmanand@gmail.com

Date:13-11-2025

To,
Executive Listing/Listing Department
Calcutta Stock Exchange
7, Lyons Range, Dalhousie,
Kolkata-700001, West Bengal

Subject: Outcome of Board Meeting held on 13-11-2025

Ref: Scrip Code- 012639

Dear Sir/ Madam,

With reference to the captioned subject, we hereby inform you that the Board of Directors ('Board') of the Company at its meeting held on **13th November 2025** *inter alia* transacted the following business:

Sr. No.	Outcomes
1	The Board of Directors considered, approved and took on record the Unaudited Standalone Financial Results of the Company for the quarter and half year ended on 30 th September 2025 along with Limited Review Report attached as Annexure-I
2	The Board considered and took note of 2 nd quarterly SEBI Compliances from 01/07/2025 to 30/09/2025 i.e. Statement of Investor Grievance, Reconciliation of Share Capital Audit Report, Corporate Governance Report and Share holding pattern.

The Board Meeting commenced at 12:30 P.M. and concluded at 05:00 P.M.

Trading window shall be open after 48 hours of declaration of unaudited Financial Result for the quarter and half year ending on 30th September 2025.

Kindly take on the record and acknowledge the receipt.

Thanking you.

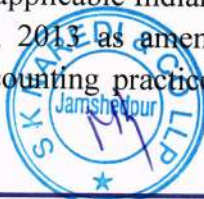
Yours faithfully,
For, Brahmanand Himghar Limited

Rajni Dokania
Company Secretary

Limited review report on unaudited financial results for the quarter Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
 The Board of Directors
 Brahmanand Himghar Limited

1. We have reviewed the accompanying statement of unaudited financial results of **Brahmanand Himghar Limited** ("the Company") [CIN: - L29248WB1990PLC049290] for the quarter ended September 30, 2025 and year-to-date results for the period from April 01, 2025 to September 30, 2025 ("the Statement") together with the notes thereon attached herewith, being submitted by the company pursuant to the requirement of Regulations 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended. We have stamped and initialled the statement for identification purposes only.
2. This 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 the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued there under 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 (ICAI). This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedure 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 stated in Paragraph 3 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 Indian Accounting Standard specified under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder 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, as amended, 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 Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Our conclusion on the statement is not modified in respect of the above matter.



For S K Naredi & Co LLP
Chartered Accountants
ICAI Firm Regn. No.: 003333C/C400397

Manish Kr Agarwal
(Manish Kr Agarwal)
Partner
M. No.: 523248

UDIN: 25523248BMITCH7699

Place: Jamshedpur, India.
Date: November 13, 2025

BRAHMANAND HIMGHAR LIMITED

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Unaudited Financial Results for the Quarter and Half-Year ended September 30, 2025

(All amounts are in Indian Rupees in Lakhs, unless otherwise stated)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2025 (Unaudited)	30.06.2025 (Unaudited)	30.09.2024 (Unaudited)	30.09.2025 (Unaudited)	30.09.2024 (Unaudited)	31.03.2025 (Audited)
I. Revenue from operations						
(a) Interest Income	50.21	42.32	31.30	92.34	62.90	137.80
(b) Dividend Income	1.69	0.35	0.69	2.04	0.95	2.03
(c) Fees and Commission Income	0.36	0.88	0.72	1.24	0.72	1.51
(d) Net Gain on Fair Value Changes	(37.52)	25.54	(6.65)	(11.98)	3.02	(5.11)
Total Revenue From Operations	14.75	69.10	26.07	83.84	69.59	136.24
II. Other Income	-	-	15.95	-	16.30	0.34
III. Total Income (I + II)	14.75	69.10	42.02	83.84	85.89	136.58
IV. Expenses:						
(a) Finance Costs	10.14	10.21	0.73	20.34	1.24	15.86
(b) Impairment on Financial Instruments	(0.06)	0.03	0.58	(0.02)	0.55	0.72
(c) Employee benefits expenses	15.74	15.74	15.43	31.47	38.75	70.79
(d) Depreciation, amortization and impairment	-	-	-	-	-	-
(e) Other Expenses	3.32	2.21	2.28	5.52	3.50	7.81
Total expenses (IV)	29.13	28.18	19.04	57.32	44.03	95.17
V. Profit/(loss) before exceptional items and tax (III - IV)	(14.39)	40.92	22.98	26.53	41.86	41.41
VI. Exceptional items	-	-	-	-	-	-
VII. Profit/(loss) before tax (V + VI)	(14.39)	40.92	22.98	26.53	41.86	41.41
VIII. Tax expense:						
(a) Current tax	5.82	3.87	5.78	9.69	10.53	14.73
(b) Deferred tax	-	-	-	-	-	-
(c) Adjustment of taxes of earlier year	-	-	(0.09)	-	0.66	0.66
Total tax expense (VIII)	5.82	3.87	5.69	9.69	11.19	15.39
IX. Profit/(loss) for the year (VII - VIII)	(20.21)	37.05	17.29	16.84	30.66	26.02
X. Other comprehensive income/(loss)						
A. Items that will not be reclassified to profit or loss:						
(a) Net gain / (loss) on Equity instruments through OCI	53.11	-	339.16	53.11	339.16	339.16
(b) Income tax relating to items that will not be reclassified to profit or loss	(0.32)	-	-	(0.32)	-	(85.36)
Subtotal (A)	52.79	-	339.16	52.79	339.16	253.80
B. Items that will be reclassified to profit or loss:						
(a) Net gain / (loss) on debt instruments through OCI	-	-	-	-	-	-
(b) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
Subtotal (B)	-	-	-	-	-	-
Other comprehensive income/(loss) for the year (A + B)	52.79	-	339.16	52.79	339.16	253.80
XI. Total Comprehensive Income/(Loss) for the year (IX+X)	32.58	37.05	356.44	69.63	369.82	279.82
XII. Earnings per share:						
Face Value Rs. 5 each:						
Basic	(0.14)*	0.26*	0.12*	0.12*	0.22*	0.19
Diluted	(0.14)*	0.26*	0.12*	0.12*	0.22*	0.19

* Earnings per share for the quarters are not annualised



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I.

Statement of Unaudited Assets and Liabilities as at September 30, 2025

(All amounts are in Indian Rupees in Lakhs, unless otherwise stated)

Particulars	Note	As at	
		September 30, 2025	March 31, 2025
I. ASSETS			
1 FINANCIAL ASSETS			
(a) Cash and Cash Equivalents	3	15.82	15.42
(b) Bank Balance other than (a) above	4	-	-
(c) Receivables			
(i) Trade Receivables	5	-	-
(d) Loans	6	1,756.04	1,765.04
(e) Investments	7	2,555.40	2,311.70
(d) Other Financial Assets		-	-
		4,327.25	4,092.20
2 NON-FINANCIAL ASSETS			
Inventories			
(a) Current Tax Assets (Net)	8	17.23	14.69
(b) Property, Plant and Equipment			
(c) Other Non - Financial assets	9	483.15	480.42
		500.38	495.11
		4,827.64	4,587.30
TOTAL ASSETS			
II. LIABILITIES AND EQUITY			
LIABILITIES			
1 FINANCIAL LIABILITIES			
(a) Payables	10	-	-
(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		-	-
(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		-	-
(b) Borrowings (Other than Debt Securities)	11	522.12	383.27
(c) Other Financial Liabilities	12	5.59	1.53
		527.71	384.79
2 NON - FINANCIAL LIABILITIES			
(a) Current Tax Liabilities (Net)	13	1.36	0.64
(b) Deferred Tax Liabilities (Net)	14	371.87	371.87
(c) Other Non- Financial Liabilities		93.54	66.47
		466.77	438.98
EQUITY			
(a) Equity Share Capital	15	700.09	700.09
(b) Other Equity		3,133.07	3,063.45
		3,833.15	3,763.53
TOTAL LIABILITIES AND EQUITY		4,827.64	4,587.30



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Statement of Cash Flows for the Half-Year ended September 30, 2025

2.

(All amounts are in Indian Rupees in Lakhs, unless otherwise stated)

Particulars	Half Year Ended Sept 30, 2025	Half Year Ended Sept 30, 2024
A) Cash flows from Operating activities	26.53	41.86
Profit before exceptional items and taxes		
Adjustments for Non - cash Expenses	-	(0.66)
Tax of earlier years	-	-
Depreciation and amortisation expense	11.98	(5.02)
Fair values changes	(0.02)	0.55
Impairment on financial instruments	20.34	1.24
Interest Paid	-	-
Dividend Received	-	-
Cash flows from operating activities before working capital changes	58.83	37.96
Adjustment for working capital changes :		
(Increase)/decrease in Loans	9.02	(217.04)
(Increase)/decrease in current tax assets	3.22	(6.50)
(Increase)/decrease in other non-financial assets	(2.73)	(1.13)
Increase/(decrease) in other financial liabilities	4.06	(1.60)
Increase/(decrease) in Payables	-	0.11
Increase/(decrease) in other non-financial liabilities	27.07	19.07
Cash generated from operations	99.47	(146.14)
Income tax paid	(15.02)	(10.53)
Net cash flows from operating activities (A)	84.45	(156.67)
B) Cash flows from Investing activities	-	-
Proceeds from sale of assets held for sale	-	-
Purchase of investments at amortised cost	-	-
Proceeds from sale of investments at amortised cost	-	-
Purchase of investments at FVOCI	(202.56)	(102.45)
Purchase of investments at FVTPL	-	-
Proceeds from sale of investments at FVTPL	-	-
Dividend income received	-	-
Net cash used in investing activities (B)	(202.56)	(102.45)
C) Cash flows from Financing activities	138.85	250.66
Proceeds from Borrowings (Other than Debt Securities)	-	-
Repayment of Borrowings (Other than Debt Securities)	(20.34)	(1.24)
Interest Paid	-	-
Net cash from/(used in) financing activities (C)	118.51	249.42
Net increase/(decrease) in cash and cash equivalents (A + B + C)	0.40	(9.70)
Cash and cash equivalents as at April 1 (opening balance)	15.42	26.30
Cash and cash equivalents as at September 30 (closing balance)	15.82	16.60
Cash and cash equivalents as at period end:		
Cash on hand	6.07	4.55
Balances with banks in current accounts	9.75	12.05
Term deposits with maturity of less than three months	-	-
Total	15.82	16.60

Note :-

The above cash flow statement has been prepared under the 'Indirect method' as set out in Ind AS - 7 on 'Statement of Cash Flows'



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Note for the Quarter & Half-year ended September 30, 2025

3. The above 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 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"), and other recognized accounting 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 by the Reserve Bank of India or other regulators are implemented as and when they are issued/ applicable.

4. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulations 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.

The financial results are available on websites of the Stock Exchange(s) and the listed entity.
(<https://brahmanandhimghar.com>)

5. The unaudited results for the quarter and half year ended September 30, 2025 have been subject to Limited review by Statutory Auditor.
6. The above financial results have been reviewed by the Audit committee and on its recommendation have been approved by Board of Directors at its meetings 13.11.2025.
7. The Company is primarily engaged in the business of NBFC activity and there are no separate reportable segments identified as per Ind AS 108 - Segment Reporting.
8. Disclosures in compliance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 quarter and half year ended September 30, 2025 are attached as Annexure 1.
9. The figure for the previous quarter/period has been regrouped/rearranged wherever necessary to conform to the current period presentation.



For or behalf of Board of Directors of
Brahmanand Himghar Limited

Parin Mittal
(Parin Mittal)
Managing Director & CFO
DIN - 07052211

Place :- Jamshedpur
Date :- November 13, 2025

Annexure - 1

Analytical Ratios / Disclosures as required by Regulation 52(4) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

Sr. No.	Particulars	Ref	Quarter ended			Half Year Ended		Year Ended
			30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
			(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Debt-Equity Ratio	2.1		-0.13	-0.07	0.14	0.07	0.10
2	Capital Redemption Reserve (Rs in Lakhs)		43.85	43.85	43.85	43.85	43.85	43.85
3	Networth (Rs in lakhs)	2.2		3794.15	3853.53	3833.15	3853.53	3763.53
4	Net Profit after Tax (Rs in lakhs)		32.58	37.05	17.29	69.62	30.66	26.02
5	Earnings per Equity Share							
	Basic (Rs)		(0.14)*	0.26*	0.12*	0.12*	0.22	0.19
	Diluted (Rs)		(0.14)*	0.26*	0.12*	0.12*	0.22	0.19
6	Total Debts to Total Assets	2.3		0.11	0.06	0.11	0.06	0.08
7	Net Profit Margin (%)	2.4		53.62%	41.14%	83.04%	35.70%	19.10%
8	Sector Specific capital adequacy ratios							
	Capital Adequacy Ratio (%)	2.5		87.88%	96.51%	87.55%	96.51%	91.01%
	Gross NPA ratio (%)	2.6	-	-	-	-	-	-
	Net NPA ratio (%)	2.7	-	-	-	-	-	-
	NPA Provision Coverage Ratio (%)	2.8	-	-	-	-	-	-

Notes

1) The figures for the preceding quarter ended March 31, 2025, are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of third quarter of the respective financial year, which were subject to limited review

- 2.1) Debt Equity Ratio = [Debt Securities + Borrowings(Other than Debt Securities) + Deposits + Subordinated Liabilities]/[Equity Share Capital+Other Equity
- 2.2) Net Worth = [Equity Share Capital + Other Equity]
- 2.3) Total debts to total Assets = [Debt Securities + Borrowings(Other than Debt Securities) + Deposits + Subordinated Liabilities]/ Total Assets
- 2.4) Net Profit Margin (%) = Profit After Tax / Total Income
- 2.5) Capital Adequacy Ratio has been computed as per RBI guidelines
- 2.6) Gross NPA Ratio = Gross Stage 3 loans / Gross Loans
- 2.7) Net NPA Ratio = Net Stage 3 Loans / (Gross loans - ECL on stage 3 loans) where Net stage 3 loan = Gross Stage 3 loans - ECL on stage 3 loans
- 2.8) NPA Provision Coverage Ratio = ECL on Stage 3 loans / Gross stage 3 loans

3) Other ratios / Disclosures such as debt service coverage ratio, interest service coverage ratio, outstanding redeemable preference share (quantity and value), debenture redemption reserve, current ratio, bad debts to accounts receivable ratio, current liability ratio, debtors turnover, inventory turnover and operating margin (%) are not applicable to the Company since the company is a NBFC registered with RBI and hence not disclosed.



Extract of Unaudited Financial Results for the Quarter Ended September 30, 2025

(All amounts are in Indian Rupees in Lakhs, unless otherwise stated)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Total Income from Operations (Net)	14.75	69.10	42.02	83.84	85.89	136.58
Net Profit / (Loss) from ordinary activities after tax	-20.21	37.05	17.29	16.84	30.66	26.02
Net Profit / (Loss) for the period after tax (after extraordinary items)	-20.21	37.05	17.29	16.84	30.66	26.02
Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and other comprehensive income (after tax))	32.58	37.05	356.44	69.62	369.82	279.82
Equity Share Capital (Face value of Rs 5/- each)	700.09	700.09	700.09	700.09	700.09	700.09
Other Equity as shown in Audited Balance Sheet of the previous year	3,063.45	3,063.45	2,783.62	3,063.45	2,783.62	3,063.45
Earnings Per Share (for continuing & discontinued operations) (of Rs 5/- each)*						
Basic:	-0.14	0.26	0.12	0.12*	0.22	0.19
Diluted:	-0.14	0.26	0.12	0.12*	0.22	0.19

*Earnings per share for the quarters are not annualised

Note:
 1) The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulations 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of the Stock Exchange(s) and the listed entity. (<https://brahmanandhimghar.com>).

2) The above financial results have been reviewed by the Audit committee and on its recommendation have been approved by Board of Directors at its meetings held on November 13, 2025

3) The Company is primarily engaged in the business of financing and there are no separate reportable segments identified as per IND AS - 108 - Segment Reporting.

5) The figure for the previous quarter/period have been regrouped/rearranged wherever necessary to conform to the current period presentation.



For and on behalf of the Board
Brahmanand Himghar Limited
 (CIN: L29248WB1990PLC049290)

Parin Mittal

(Parin Mittal)
 Managing Director & CFO
 DIN - 07052211

Place: Jamshedpur
 Date: November 13, 2025