



**Date: February 09, 2026**

**To,**  
**The Manager**  
**Listing Department**  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai - 400 001

**Scrip Code: 538646**

**Scrip ID: QGO**

**Sub: Outcome of the Board Meeting held on Monday, February 09, 2026.**

Dear Sir / Madam,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), we wish to inform you that the Board of Directors of QGO Finance Limited ("the Company") at its meeting held today i.e. Monday, February 09, 2026, from 04:30 P.M. to 05:30 P.M., inter alia, considered and approved the following items of business:

**1. Un-Audited Financial Results for the quarter and nine months ended December 31, 2025:**

Pursuant to Regulation 33 of SEBI Listing Regulations please find enclosed herewith the Un-audited Financial Results for the quarter and nine months ended December 31, 2025 along with the Limited Review Report from the Statutory Auditors.

The said Financial Results were duly reviewed and recommended by the Audit Committee to the Board at its meeting held on February 09, 2026.

**2. Declaration of Third Interim Dividend for Financial Year 2025-26:**

Declaration of Third Interim Dividend for financial year 2025-26 at Rs. 0.15 (1.5%) per Equity Share (Subject to Deduction of TDS) on the face value of the paid-up equity shares of Rs. 10/- each for the quarter ended December 31, 2025.

The interim dividend shall be paid within 30 days from the date of declaration, to the equity shareholders of the Company whose names appear on the Register of Members of the Company or in the records of the Depositories as beneficial owners of the shares as on Friday, February 20, 2026, which is the Record Date, fixed for the purpose.



**3. Approval for Issuance of Unsecured, Unlisted, Redeemable Non-Convertible Debentures (NCDs):**

The Board approved the proposal for raising funds by issuance of Unsecured, Unlisted, Redeemable Non-Convertible Debentures on a private placement basis.

Disclosure pursuant to SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026, is enclosed as **Annexure - A**.

Request you to kindly take this on record and disseminate the same.

Thanking you.

**For and on behalf of QGO Finance Limited**

**Urmi Mohan Joiser**  
**Company Secretary & Compliance Officer**  
**Membership No.: A63113**

Enclosures:

- 1) Un-audited financial results for the quarter and nine months ended December 31, 2025 along with the Limited Review Report from the Statutory Auditors.
- 2) Annexure A: - Details of issuance of Unsecured, Unlisted, Redeemable Non-Convertible Debentures (NCDs):



## ANNEXURE-A

**Disclosure pursuant to SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026.**

**Disclosure for Issuance of Unsecured, Unlisted, Redeemable Non-Convertible Debentures (NCDs)**

Sr. No.	Particulars	Details
a.	Type of securities proposed to be issued	Unsecured, Unlisted, Redeemable Non-Convertible Debentures (NCDs)
b.	Type of issuance	Issued to eligible investors on a Private Placement basis
c.	Total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately)	1000 NCDs of Rs. 1,00,000 each, aggregating to Rs. 10 Crores, to be issued in one or more tranches.
d.	In case of preferential issue, the listed entity shall disclose the following additional details	Not applicable, as the issue is on private placement basis and not a preferential allotment
d.(i)	Names of the investors	Not applicable
d.(ii)	Post allotment of securities - outcome of the subscription, issue price / allotted price (in case of convertibles), number of investors	Not applicable
d.(iii)	In case of convertibles – intimation on conversion	Not applicable
e.	size of the issue	1000 NCDs of Rs. 1,00,000 each, aggregating to Rs. 10 Crore, to be issued in one or more tranches.
f.	whether proposed to be listed? If yes, name of the stock exchange(s)	No
g.	tenure of the instrument - date of allotment and date of maturity	Tenure – 9 years. The date on which the <b>Board of Directors</b> of the Company approves the Allotment of such NCDs, or such other date as may be determined by the Board and notified to the Designated Stock Exchange. The actual allotment of NCDs may take place on a date other than the Deemed Date of Allotment.



Sr. No.	Particulars	Details
		All benefits relating to the NCDs, including interest, shall accrue to the NCD holders from the Deemed Date of Allotment.
h.	coupon/interest offered, schedule of payment of coupon/interest and principal	12% p.a. on monthly basis (Fixed Rate)
i.	charge/security, if any, created over the assets	Not applicable since these are unsecured Non-convertible Debentures
j.	special right/interest/privileges attached to the instrument and changes thereof	Not Applicable
k.	delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal	Not Applicable
l.	details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any	Not Applicable
m.	details of redemption of <del>preference shares indicating the manner of redemption (whether out of profits or out of fresh issue)</del> and debentures	At the end of 9 years, the same will be intimated during the allotment intimation.

**Independent Auditor's Review Report on the Quarter and Nine months Unaudited Standalone Financial Results of the Company QGO Finance Limited for the quarter and nine months ended 31<sup>st</sup> December, 2025 Pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, (as amended)**

**To**  
**The Board of Directors**  
**QGO FINANCE LIMITED**

1. We have reviewed the accompanying statement of unaudited standalone financial results of **QGO FINANCE LIMITED** (the "Company") for the Quarter and nine months ended December 31, 2025 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). We have initialed the attached Statement for identification purpose only.
2. This Statement, which is the responsibility of the Company's Management and approved by its Board of Directors at the meeting held on 9<sup>th</sup> February, 2026, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 ( "The Act") as amended, read with relevant rules issued thereunder and the circulars, guidelines and directions issued by Reserve Bank of India ('RBI') from time to time applicable to the NBFC ("RBI guidelines") and other accounting principles generally accepted in India and in compliance with the presentation and disclosure requirement under Regulations 33 of the Listing Regulations. Our responsibility is to express a conclusion 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 of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Act and consequently does not enable us to obtain an assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.





4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards 34 ('Ind AS' 34) specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder, the RBI guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations, 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 RBI in respect of income recognition, asset classification, provisioning, to the extent applicable to the NBFC, and other related matters.

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

For R. C. Reshamwala & Co.  
Chartered Accountants  
(FRN: 108832W)



*Manish R. Reshamwala*

Manish R. Reshamwala  
Partner  
Membership No.106586

Place: Mumbai

Date: 9<sup>th</sup> February, 2026

UDIN: 26106586PZ0ITZ4493



**Statement of Standalone Unaudited Financial Results For The Quarter and nine months ended 31st December 2025**

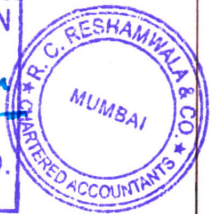
(Amount in Lakhs)

Sr. No.	Particulars	Quarter ended			Nine Month Ended		Year ended
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
		Un-audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited
I	Revenue from Operations						
	(a) Interest Income	439.99	426.14	406.53	1,278.92	1,192.16	1,595.98
	(b) Documentation Fees	10.50	19.25	-	37.75	44.30	44.30
	Total Revenue From Operations	450.49	445.39	406.53	1,316.67	1,236.46	1,640.28
II	Other income	0.02	1.53	1.72	3.02	2.61	2.14
III	Total Revenue (I+II)	451.12	446.92	408.25	1,319.69	1,239.07	1,642.42
	<b>Expenses</b>						
	(a) Finance costs	274.57	266.76	257.39	804.82	760.78	1,021.72
	(b) Impairment on financial instruments (net)	0.25	0.04	0.08	0.34	3.33	3.41
	(c) Employee benefits expense	25.19	21.93	15.41	66.88	41.40	56.77
	(d) Depreciation and amortisation expense	7.53	7.07	4.39	21.65	11.61	30.16
	(e) Other expenses(Incl. Selling & distribution Exp)	32.22	36.81	36.98	95.72	104.15	128.65
IV	Total Expenses	339.75	332.61	314.25	989.40	921.27	1,240.71
V	Profit/(Loss) before extra ordinary items and tax (III-IV)	111.37	114.31	94.00	330.28	317.80	401.71
VI	Tax expense						
	(a) Current Tax						
	-Current Year	33.80	29.72	24.52	90.72	83.08	104.99
	-Earlier Years	-1.45	-	-	-1.45	-	-1.06
	(b)Deferred Tax	-1.42	0.39	2.81	-1.31	4.53	-8.84
	Total Tax expense	30.93	30.11	27.33	87.96	87.62	95.09
VII	Profit/(Loss) for the period from continuing operations (VII-VIII)	80.44	84.20	66.67	242.33	230.19	306.62
VIII	Profit/(Loss) from discontinuing operations	0.00	0.00	0.00	0.00	0.00	0.00
IX	Tax expense of discontinuing operations	0.00	0.00	0.00	0.00	0.00	0.00
X	Profit/(Loss) from discontinuing operations after tax(X-IX)	0.00	0.00	0.00	0.00	0.00	0.00
XI	Net Profit/(Loss) for the period (IX+XII)	80.44	84.20	66.67	242.33	230.19	306.62
XII	Other Comprehensive Income	0.00	0.00	0.00	0.00	0.00	0.00
	A (i) Items that will not be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00
	(ii) Income tax relating to item that will not be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00
	B (i) Items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00
	(ii) Income tax relating to items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00
XIII	Total Comprehensive Income for the period (XIII+XIV)	80.44	84.20	66.67	242.33	230.19	306.62
	Paid up Equity Share Capital	695.28	695.28	695.28	695.28	695.28	695.28
XIV	Earnings per Equity share ( Face Value of Rs. 10/- each)						
	(1) Basic*	1.16	1.21	0.96	3.49	3.31	4.41
	(2) Diluted*	1.16	1.21	0.96	3.49	3.31	4.41

For and on Behalf of the Board of Directors of  
QGO FINANCE LTD

*Rachana*  
RACHANA ABHISHEK SINGI  
MANAGING DIRECTOR  
DIN No. 00166508  
Date : 09 February 2026  
Place : Navi Mumbai

SIGNED FOR IDENTIFICATION  
BY  
*R. C. Reshamwala*  
R. C. RESHAMWALA & CO.  
9/2/26 MUMBAI







**See Notes :**

1	<p>The above unaudited standalone 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 and accordingly, these unaudited 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"), directions/ guidelines issued by the Reserve Bank of India ('RBI') and other recognized accounting practices generally accepted in India. The above unaudited standalone financial results are in compliance with Regulation 33, of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations"). The material accounting policies that were applied in preparation of these unaudited standalone financial results are consistent with those followed in the standalone financial statements for the year ended March 31, 2025.</p> <p>The above unaudited financial results of the Company have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at the respective meetings held on 09th February, 2026. The results for the Quarter and Nine Month ended December 31, 2025 have been reviewed by the statutory auditor.</p> <p>The above unaudited standalone financial results would be made available on the websites of the Stock Exchanges, <a href="http://www.bseindia.com/corporates">http://www.bseindia.com/corporates</a> and on the website of the Company at the URL <a href="https://qgofinance.com">https://qgofinance.com</a></p>
2	The Company operated in Financing and Investing sector which is a single Business Segment in accordance with Ind AS- 108 " Operating Segment" notified pursuant to Companies ( Accounting Standards) Rules, 2015.
3	During the Quarter, the company has allotted 400 Secured 12% Non Convertible, Unlisted, Transferable, Redeemable Debentures at the issue price of Rs. 50,000 per debenture amounting to Rs.2,00,00,000/-. The Total Outstanding Secured 12% Non Convertible Debenture as on 31.12.2025 is of Rs. 3,63,00,000/- (INR Three Crore Sixty Three Lakh Only). The said secured Non-Convertible Debentures (NCDs) are fully secured by first pari passu charge created over the total receivables & interest of the Company. The Company is maintaining asset cover of 1x or such higher asset cover required as per the terms of offer document/Information Memorandum.
4	The Company has not acquired or transferred any loan during quarter ended December 31, 2025. Accordingly, disclosures pursuant to RBI circular RBI/DOR/2021-22/86 /DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021 are not considered applicable.
5	During the Quarter, the company has allotted 500 Unsecured Non Convertible Debentures at the issue price of Rs. 100000 per Debenture amounting to Rs. 5,00,00,000/- (INR Five Crore Only). The Total Outstanding Unsecured Non Convertible Debenture as on 31.12.2025 is of Rs. 89,40,00,000/- (INR Eighty Nine Crore Forty Lakh Only)
6	The Total Loan Booked till 31.12.2025 amounts to Rs. 108,25,06,161/- (INR One Hundred Eight Crore Twenty Five Lakh Six Thousand One Hundred Sixty One Only).
7	The Company has invested in 1 (One) Property during the year in an under construction building amounting to Rs. 12 lakhs. The total number of such investments in Properties as on 31.12.2025 is at 6 (Six) and the amount of investment in such assets amount to Rs. 95 lakhs. Out of the 6 Properties only 2 (Two) Properties have been registered by the Company in its name and the balance pending to be executed. The Company's obligation under capital contracts committed and pending to be executed/ paid amount to Rs. 7.28 lakhs. (PY. : 4.98 Lakhs). The said advances are reflected as Capital Advances as part of the other non current assets. The said properties being under construction and not received possession yet are reflected as capital advances even though in some cases the full monies have been paid.
8	The Board of Directors, at its meeting held on February 09, 2026, has declared the 3rd interim dividend of Rs. 0.15 (1.5%) per equity share on the face value of Rs. 10 each. Thus total dividend for the year FY.2025-26 amounts to Rs. 0.45 (4.5%) per equity share of Rs. 10/- each.
9	Figures of previous period / quarter / year have been regrouped / reclassified to confirm to the figures of the current period / quarter / year.

**For and on Behalf of the Board of Directors of  
QGO FINANCE LTD**

*Rachana*  
**RACHANA ABHISHEK SINGI**  
**MANAGING DIRECTOR**  
**DIN No. 00166508**  
**Date : 09 February 2026**  
**Place : Navi Mumbai**



**SIGNED FOR IDENTIFICATION  
BY**  
*R. C. Reshamwala*  
**R. C. RESHAMWALA & CO.**  
**MUMBAI**  
9/2/26

