



NPR Finance Limited

31st July, 2020

To

The Department of Corporate Services

The Bombay Stock Exchange Limited

25th Floor, Phiroze Jeejeebhoy Towers,

Dalal Street,

Mumbai- 400 001.

Maharashtra, India

BSE Scrip Code: 530127

Sir,

Outcome of Board Meeting held on 31.07.2020.

This is to inform that, the Board of Directors of the Company at its Meeting held on Friday, the 31st day of July, 2020, at 2, Queens Park, Kolkata 700 019 at 5.00 p.m., has inter-alia, considered and approved the following:

1. Audited Financial Results alongwith the Auditors' Report, Segment Wise Revenue Results and Capital Employed for the quarter & year ended on 31st March, 2020, and Statement of Assets & Liabilities as on 31st March, 2020.

In terms of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), enclosed please find herewith:

- a. Auditors' Report on the financial statements for the financial year ended 31st March, 2020.
 - b. Statement of Financial Results of the Company for the Quarter and Financial Year ended 31st March, 2020, and the Auditors' Report thereon.
 - c. Statement of Segment-wise Revenue Results and Capital Employed for the quarter and year ended 31st March, 2020 and Statement of Assets & Liabilities as on 31st March, 2020.
 - d. Cash Flow Statement
 - e. Declaration of Unmodified Opinion in the Audit Report for the Financial Year ended 31st March, 2020.
2. The Board of Directors has not recommended any Dividend for the Financial Year ended on 31st March, 2020.
 3. The 31st Annual General Meeting (AGM) of the Company will be held on Wednesday, the 30th day of September, 2020, at 11.00 a.m. through Video Conference / Other Audio Visual Means ("OAVM").
 4. The Register of Members and Share Transfer Books of the Company in respect of Equity Shares shall remain closed from the 24th September, 2020 to the 30th September, 2020 (both days inclusive), for the purpose of the 31st Annual General Meeting (AGM).



REGISTERED OFFICE :

TODI MANSION, 9TH FLOOR, 1, LU SHUN SARANI, KOLKATA - 700 073

PHONE : +91 33 2237-7201/7202, FAX : +91 33 2237-6111

E-mail : npr1@nprfinance.com, Website : www.nprfinance.com

CIN - L65921WB1989PLC047091



NPR Finance Limited

5. The voting rights of shareholders shall be in proportion to their shares of the paid up equity share capital of the Company as on the cut-off date of 23rd September, 2020.
6. FCS Niaz Ahmed (Membership No. F9432, C.P. No. 5965) has been appointed as the Scrutinizer for scrutinizing the entire voting process with reference to the 31st AGM.
7. Based on the recommendation of the Audit Committee, FCS Niaz Ahmed (Membership No. F9432, C.P. No. 5965) has been re-appointed as the Secretarial Auditor for issuance of Secretarial Audit Report for the financial year ended 31st March, 2021. Further, ACS Anshika Shroff (Membership No. 38390, C.P. No. 15055) has been re-appointed for issuance of the Secretarial Compliance Certificate in terms of Regulation 24A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the financial year ended 31st March, 2021.
8. Ms. Anshika Shroff (Membership No. 38390, C.P. No. 15055) has been re-appointed as the Internal Auditor of the Company for issuance of Internal Audit Report on a quarterly basis.

In terms of Para A of Part A of Schedule III of the Listing Regulations, the requisite detail is as under:

| Sl. No. | Particulars | Re-appointment of FCS Niaz Ahmed as Secretarial Auditor for issuance of Secretarial Audit Report. | Re-appointment of ACS Anshika Shroff as the Internal Auditor. |
|---------|---|---|--|
| 1. | Reason for change viz. appointment, resignation, removal, | Re-appointment of FCS Niaz Ahmed (Membership No. 9432, C.P. No. 5965) for issuing the Secretarial Auditor Report for the financial year ended 31 st March, 2021. | Re-appointment of ACS Anshika Shroff as an Internal Auditor for issuance of the Internal Audit Report on a quarterly basis. |
| 2. | Date of appointment/cessation (as applicable) & term of appointment | Date of re-appointment: 31.07.2020. Term of re-appointment: The re-appointment will persist till the Secretarial Audit Report for the financial year ended 31 st March, 2021 is approved by the Board of Directors. | Date of appointment: 31.07.2020. Term of re-appointment: The terms and conditions pertaining to her re-appointment as the Internal Auditor shall be such as may be mutually agreed by ACS Anshika Shroff and the Board of Directors from time to time. |
| 3. | Brief profile (in case of appointment); | FCS Niaz Ahmed has graduated in B.Com (Hons.) from the University of Calcutta and is also a Law graduate from the Burdwan University. He is a qualified Company Secretary by profession. He has over 16 years of experience in professional practice with specialization in various avenues including Secretarial Audit, Corporate Law, Taxation, | ACS Anshika Shroff has graduated in B.Com (Hons.) from the Jadavpur University. Being a Company Secretary in whole-time practice by profession (Membership No. 38390, C.P. No. 15055), she is a member of the Institute of Company Secretaries of India (ICSI). She has over 5 years of |

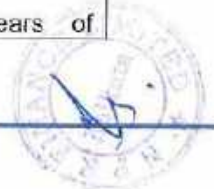
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CIN - L65921WB1989PLC047091





NPR Finance Limited

| | | | |
|----|---|---|---|
| | | Securities Laws, Service Tax Laws advisory and NBFC legislations. He also provides an array of services ranging from audit, certifications, representation before various Statutory Authorities etc. A Fellow of the Institute of Company Secretaries of India, Mr. Ahmed has been a mentor to several trainees and budding Company Secretaries. | experience in professional practice in various avenues including corporate Law, Taxation, Real Estate, etc. |
| 4. | Disclosure of relationships between directors (in case of appointment of a director). | Not applicable | Not applicable |

The Meeting commenced at 5.00 p.m. and concluded at 6.25 p.m.

For NPR Finance Ltd

Rimpa Roy

Rimpa Roy
Company Secretary
Membership No. A27781



Encl. as above



DEOKI BIJAY & CO.
Chartered Accountants

209, A.J.C Bose Road, 150A, Karnani Estate, 4th Floor, Kolkata - 700017
Mobile: 9433039556, Email: deokinagrawal@rediffmail.com Website: www.dbcca.co.in

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

**TO THE BOARD OF DIRECTORS OF
NPR FINANCE LIMITED**

Opinion

We have audited the accompanying Statement of quarterly and year to date financial results of **NPR FINANCE LIMITED** ("the company") for the quarter ended March 31, 2020 and for the year ended March 31, 2020 ("the statement") being submitted by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, except for the possible effects of the matter described in the basis for qualified opinion paragraph, the statement:

- i. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- ii. 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 total comprehensive income and other financial information of the company for the three months and year ended March 31, 2020

Basis for Opinion

We conducted our audit of the statement in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 (the Act). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the 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 results under the provisions of the Companies Act, 2013 and the Rules there under, 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.

Emphasis of Matter

We draw attention to Note 10 of the Statement, which describes the uncertainty caused by Novel Corona virus (COVID-19) pandemic with respect to the Company's estimates of impairment of loans to customers and that such estimates may be affected by the severity and duration of the pandemic. Our opinion is not modified in respect of this matter.



Management's Responsibilities for the Financial Results

The Statement has been prepared on the basis of annual financial statements. This statement is the responsibility of the company's management and approved by the board of directors, has been compiled from the related audited for the year ended March 31, 2020. The Company's Board of Directors are responsible for the preparation and presentation of the Financial results 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 Standard 34, 'Interim Financial Reporting' prescribed under Section 133 of the Act read with relevant rules issued there under 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 design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, 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 are also responsible for overseeing the financial reporting process of the company.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement 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 Statement.

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

- Identify and assess the risks of material misstatement of the Statements, 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 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 made by the Board of Directors.



- Conclude on the appropriateness of the 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 Company's ability to continue as a going concern. 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 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 Statement, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

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 Matter

The Statement includes the results for the quarter ended March 31, 2020 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2020 and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subjected to a limited review by us, as required under the Listing Regulations.

Place : Kolkata

Date : the 31st day of July, 2020

For Deoki Bijay & Co.
Chartered Accountants
Firm Regn No. 313105E



(Signature)
(CA. D.N Agrawal)
Partner
Memb. No. 051157

U.DIN-20051157AAAAAY8597



NPR Finance Limited

STATEMENT OF FINANCIAL RESULTS FOR THE YEAR & QUARTER ENDED ON 31ST MARCH, 2020

₹ in lakhs

| Sl. No. | PARTICULARS | Quarter ended | | | Year ended | |
|---------|--|----------------|----------------|---------------|-----------------|-----------------|
| | | 31.03.2020 | 31.12.2019 | 31.03.2019 | 31.03.2020 | 31.03.2019 |
| | | Audited | Unaudited | Audited | Audited | Audited |
| | | 2 | 3 | 4 | 3 | 4 |
| | Revenue from operations | | | | | |
| (i) | Interest Income | 143.70 | 92.36 | 140.39 | 541.36 | 517.51 |
| (ii) | Fee & Commission Income | 6.42 | 3.75 | 1.92 | 17.82 | 4.99 |
| (iii) | Sales of Foreign Currencies & Travellers' Cheques & Cards | 152.30 | 366.29 | 407.70 | 1,612.17 | 2,690.95 |
| (iv) | Sales : Shares & Securities | - | 70.06 | 195.87 | 507.93 | 256.95 |
| (v) | Sales : Services Charges -Forex | 0.06 | 0.13 | 0.15 | 0.58 | 0.92 |
| (vi) | Others | | | | | |
| | Income from Generation of Wind Power | 8.93 | 7.01 | 8.78 | 99.41 | 189.27 |
| (I) | Total Revenue from Operations | 311.41 | 539.60 | 754.81 | 2,779.07 | 3,660.59 |
| | Other Income | | | | | |
| (II) | Profit on sale of asset | (0.13) | - | 19.89 | 46.07 | 19.91 |
| (III) | Total Income (I+II) | 311.28 | 539.60 | 774.70 | 2,825.14 | 3,680.50 |
| | Expenses | | | | | |
| (i) | Finance Cost | 7.70 | 9.56 | 11.59 | 40.04 | 61.46 |
| (ii) | Fee & Commission Expense | 11.47 | 6.44 | 18.94 | 35.66 | 43.43 |
| (iii) | Impairment on Financial Instrument | 5.29 | 0.15 | (0.03) | 5.56 | - |
| (iv) | Purchases of Stock -in-Trade | 152.38 | 432.52 | 599.59 | 2,108.87 | 2,932.67 |
| (v) | Changes in inventories of finished goods, work-in-progress and Stock-in-Trade | (0.91) | 1.47 | 0.40 | 1.94 | (1.78) |
| (vi) | Employee Benefit Expense | 68.80 | 62.90 | 49.17 | 228.45 | 163.95 |
| (vii) | Depreciation & amortisation | 17.03 | 16.86 | 17.88 | 67.58 | 67.65 |
| (viii) | Other Expenses | 50.75 | 29.34 | 31.09 | 159.16 | 104.21 |
| (ix) | Contingent Provision for Standard Assets | 0.24 | - | (0.71) | 2.40 | - |
| (IV) | Total Expenses | 313.75 | 549.24 | 727.92 | 2,647.66 | 3,371.69 |
| (V) | Profit/(Loss) before Exceptional items & Tax(III-IV) | (2.47) | (9.64) | 46.78 | 177.48 | 308.91 |
| (VI) | Exceptional Items | - | - | - | - | - |
| (VII) | Profit/(Loss) before Tax (V-VI) | (2.47) | (9.64) | 46.78 | 177.48 | 308.91 |
| | Tax Expense | | | | | |
| (i) | Current Tax | (19.31) | 6.10 | 19.76 | 29.62 | 63.76 |
| (ii) | MAT Credit Entitlements | (0.54) | - | 0.89 | - | (4.11) |
| (iii) | Deferred Tax | (3.58) | (3.50) | 5.82 | (17.96) | (3.64) |
| (VIII) | Total Tax Expense | (23.43) | 2.60 | 26.47 | 11.66 | 56.01 |
| (IX) | Profit after Tax (VII-VIII) | 20.96 | (12.24) | 20.31 | 165.82 | 252.90 |
| (X) | Other Comprehensive Income | | | | | |
| | A (i) Items that will not be reclassified to profit or loss Remeasurement of the defined benefits plan | - | - | 0.78 | - | 0.78 |
| | (ii) Equity investments through other Comprehensive Income | 229.89 | - | 51.02 | 229.89 | 51.02 |
| | (iii) Income Tax relating to items that will not be reclassified to profit or loss | (50.25) | - | (10.89) | (50.25) | (10.89) |
| | subtotal (A) | 179.64 | - | 40.91 | 179.64 | 40.91 |
| | B (i) Items that will be reclassified to profit or loss | - | - | - | - | - |
| | (ii) Income Tax relating to items that will not be reclassified to profit or loss | - | - | - | - | - |
| | subtotal (B) | - | - | - | - | - |
| | Total Other Comprehensive Income | 179.64 | - | 40.91 | 179.64 | 40.91 |
| (XI) | Profit/(Loss) for the period (IX - X) | 200.60 | (12.24) | 61.22 | 345.46 | 293.81 |
| (XII) | Paid up Equity Share Capital (Face Value Rs. 10/- each) | 598.96 | 598.96 | 598.96 | 598.96 | 598.96 |
| (XIII) | Reserve excluding Revaluation Reserves | 4,794.35 | 4,552.35 | 4,448.89 | 4,794.35 | 4,448.89 |
| (XIV) | Earnings per share (EPS) (Not Annualized) (in ₹) | | | | | |
| | a) Basic and Diluted EPS (before Exceptional items) | | | | | |
| | - Basic | 3.35 | (0.20) | 1.02 | 5.77 | 4.91 |
| | - Diluted | 3.35 | (0.20) | 1.02 | 5.77 | 4.91 |
| | b) Basic and Diluted EPS (after Exceptional items) | | | | | |
| | - Basic | 3.35 | (0.20) | 1.02 | 5.77 | 4.91 |
| | - Diluted | 3.35 | (0.20) | 1.02 | 5.77 | 4.91 |

1 The above results were reviewed by the Audit committee and approved by the Board of Directors in their meeting held on 31st July 2020



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- 2 The Company has adopted Indian Accounting Standard ("IND AS") under section 133 of the Companies Act, 2013 (the Act) read with the Companies (Indian Accounting Standards) Rules, 2015 from 1st April 2019 and the effective date of such transition is 1st April, 2018. Such transaction has been carried out from the erstwhile Accounting Standard notified under the Act, read with relevant rules issued thereunder and guidelines issued by Reserve Bank of India ("RBI") (collectively referred to as 'the previous GAAP'). Accordingly, the impact of the transition has been recorded in the opening reserves as on 1st April 2018 and the corresponding figures presented in these results have been restated/reclassified/rearranged.
- 3 The Financial Statements have been presented in accordance with the format prescribed for Non Banking Finance Companies under the Companies (India Accounting Standards) Rules, 2015, in division III of notification No. GSR.1022(E) dated 11 October 2018 issued by Ministry of Corporate Affairs, Government of India.
- 4 As required by Paragraph 32 of Ind AS 101, net profit reconciliation between the figures reported under Previous GAAP and Ind AS is as under :-

| Particulars | ₹ in lakhs | |
|---|--------------------------|-----------------------------|
| | Quarter ended 31-03-2019 | Year ended ended 31-03-2019 |
| Net profit after tax as reported under Previous GAAP | 29.37 | 262.44 |
| <u>Adjustment increasing/(decreasing) net profit after tax as reported in the previous GAAP</u> | | |
| Application of Expected Credit loss method for Loan provision | 0.03 | - |
| Remeasurement of Defined Benefit Plan | (0.76) | (0.76) |
| Prior Period adjustment on account of Deferred Tax | (8.31) | (8.76) |
| Net Profit after Tax as per Ind AS | 20.31 | 252.90 |
| Other Comprehensive Income Net off Tax | 40.81 | 40.81 |
| Total Comprehensive Income | 61.22 | 293.81 |

- 5 As required by Paragraph 32 of Ind AS 101, Equity reconciliation between the figures reported under Previous GAAP and Ind AS is as under :-

| Particulars | ₹ in lakhs | |
|---|------------------|------------------|
| | As on 31.03.2019 | As on 01.04.2018 |
| Equity as reported under Previous GAAP | 4,405.25 | 4,142.81 |
| <u>Ind AS Adjustments</u> | | |
| Application of Expected Credit loss method for Loan provision | - | (0.18) |
| Change in Accounting policy & Prior period errors | 26.94 | (0.51) |
| Remeasurement of Defined Benefit Plan | (0.76) | 11.38 |
| Other Comprehensive Income net off Tax towards fair value of Non current Investment & Remeasurement of defined benefit Plan | 625.90 | 584.98 |
| Prior Period adjustment on account of Deferred Tax | (8.76) | 16.25 |
| Equity as reported under Ind AS | 5,048.55 | 4,754.73 |

- 6 The figures for the quarter ended March 31, 2020 and March 31, 2019 are the balancing figures between audited figures for the respective financial years and the published year to date figures up to the third quarter of the relevant financial years.
- 7 Expected Credit loss on Financial Asset has been provided on estimation basis.
- 8 Figures for the previous quarters have been regrouped/rearranged/reclassified, wherever necessary to conform to current period classification.
- 9 As required under Proviso 2 to Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company hereby declares that the Statutory Auditors have expressed an unmodified opinion on the Standalone financial results.
- 10 Covid-19 pandemic has resulted in a significant decrease in the economic activities across the country, on account of lockdown that started on 24th March, 2020. The lockdown also affected the Company's business operation in the last week of March, 2020. Further, in accordance with RBI guidelines relating to 'Covid-19 Regulatory Package' dated 27th March, 2020, the Company offered EMI moratorium to its customers based on requests as well as on a suo-moto basis.

Estimates and associated assumptions applied in preparing these financial results, especially for determining the impairment allowance for the Company's financial assets (Loans), are based on historical experience and other emerging/ forward looking factors on account of the pandemic. The Company believes that the factors considered are reasonable under the current circumstances. The Company has used early indicators of moratorium and delayed payment metrics observed along with an estimation of potential stress on probability of default and exposure at default due to Covid-19 situation in developing the estimates and assumptions to assess the impairment loss allowance on Loans. Accordingly, the Company has recognised additional impairment on Loans of ₹ 4.59 lakhs. Given the dynamic nature of the pandemic situation, these estimates are subject to uncertainty and may be affected by the severity and duration of the pandemic. In the event the impacts are more severe or prolonged than anticipated, this will have a corresponding impact on the carrying value of financial assets, the financial position and performance of the Company.

Date: 31-07-2020
Place: Kolkata



By Order of the Board
For NPR Finance Ltd.

[Signature]
Pawan Kumar Todi
Managing Director
DIN-00590156



NPR Finance Limited

SEGMENT WISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER & YEAR ENDED 31ST MARCH 2020

₹ in lakhs

| PARTICULARS 1 | Quarter ended | | | Year Ended | |
|---|---------------|------------|----------|------------|------------|
| | 31.03.2020 | 31.12.2019 | 31.03.19 | 31.03.2020 | 31.03.2019 |
| | Audited | unaudited | Audited | Audited | Audited |
| | 2 | 3 | 4 | 5 | 6 |
| 1 Segment Revenue | | | | | |
| a Financing Activities | 149.79 | 166.03 | 337.52 | 1,065.40 | 776.35 |
| b Money Changing | 152.69 | 366.56 | 408.51 | 1,814.26 | 2,694.87 |
| c Power Generation | 8.93 | 7.01 | 6.76 | 99.41 | 189.27 |
| d Real Estate | - | - | - | - | - |
| Total | 311.41 | 539.60 | 754.81 | 2,779.07 | 3,660.59 |
| Less: Inter Segment revenue | - | - | - | - | - |
| Net sales/Income from operation | 311.41 | 539.60 | 754.81 | 2,779.07 | 3,660.59 |
| 2 Segment Results | | | | | |
| (Profit)(+)/loss(-) before tax and interest and exceptional items from each segment | | | | | |
| a Financing Activities | 14.90 | 6.28 | 64.06 | 178.19 | 213.09 |
| b Money Changing | (2.12) | (0.54) | 0.24 | (0.58) | 7.50 |
| c Power Generation | (13.95) | (14.16) | (16.10) | 14.03 | 99.73 |
| d Real Estate | - | - | - | - | - |
| Total | (1.17) | (8.41) | 48.23 | 191.64 | 320.32 |
| a Exceptional Items | - | - | - | - | - |
| b Contingent Provision Against Standard Assets | 0.24 | - | - | 2.40 | - |
| c Other unallocable expenditure net off Unallocable Income | 1.06 | 1.23 | 1.45 | 11.76 | 11.41 |
| Total Profit before tax | (2.47) | (9.64) | 48.78 | 177.48 | 308.91 |
| 3 Segment Assets | | | | | |
| a Financing Activities | 5,159.42 | 4,692.33 | 5,103.93 | 5,159.42 | 5,103.93 |
| b Money Changing | 13.90 | 22.47 | 22.70 | 13.90 | 22.70 |
| c Power Generation | 431.04 | 480.67 | 460.42 | 431.04 | 490.42 |
| d Real Estate | 417.06 | 417.06 | 62.06 | 417.06 | 62.06 |
| e Unallocated | 65.24 | 89.02 | 97.65 | 65.24 | 97.65 |
| Total | 6,106.66 | 5,701.55 | 5,778.78 | 6,106.66 | 5,778.78 |
| 4 Segment Liabilities | | | | | |
| a Financing Activities | 580.69 | 401.73 | 580.85 | 580.69 | 569.65 |
| b Money Changing | 0.38 | 0.11 | 18.63 | 0.38 | 18.63 |
| c Power Generation | 118.18 | 134.54 | 129.45 | 118.18 | 129.45 |
| d Real Estate | - | - | - | - | - |
| e Unallocated | 13.40 | 13.16 | 10.48 | 13.40 | 10.48 |
| Total | 712.65 | 549.54 | 728.21 | 712.65 | 728.21 |

Notes: (1) The figures for the quarter ended March 31, 2020 and March 31, 2019 are the balancing figures between audited figures for the respective financial years and the published year to date figures up to the third quarter of the relevant financial years.
(2) Figures for the previous period/year are reclassified/re-grouped/re-arranged, wherever necessary to conform to current periods' presentation.

Date: 31-07-2020
Place: Kolkata

By Order of the Board
For NPR Finance Ltd.

Pawan Kumar Todi
Managing Director
DIN-00590158

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NPR Finance Limited

STATEMENT OF ASSETS AND LIABILITIES AS AT 31.03.20

₹ In lakhs

| SL NO. | | 31/03/2020 | 31/03/2019 | 01/04/2018 |
|--------|---|-----------------|-----------------|-----------------|
| (1) | Financial Assets | | | |
| (a) | Cash & Cash equivalents | 113.81 | 133.78 | 61.84 |
| (b) | Bank Balances other than specified in (a) above | - | 1.90 | 41.76 |
| (c) | Receivable | | | |
| | -Trade Receivables | 26.84 | 28.54 | 171.09 |
| | -Other Receivables | 0.62 | 0.39 | 0.09 |
| (d) | Loans | 3,739.08 | 3,949.50 | 3,544.04 |
| (e) | Investments | 1,059.97 | 830.08 | 779.06 |
| (f) | Other Financial Assets | 99.69 | 114.73 | 77.27 |
| (2) | Non Financial assets | | | |
| (a) | Current Tax Asset (Net) | 106.43 | 48.41 | 66.03 |
| (b) | Investment Property | - | 11.89 | 19.13 |
| (c) | Property Plant & equipment | 524.72 | 582.18 | 642.90 |
| (d) | Other Non Financial assets | 435.70 | 75.36 | 98.93 |
| | Total Assets | 6,106.66 | 5,776.76 | 5,502.16 |
| | LIABILITIES & EQUITIES | | | |
| | Liabilities | | | |
| (1) | Financial Liabilities | | | |
| (a) | Payables | | | |
| | Trade Payables | | | |
| | (i) Total Outstanding dues of micro enterprises and small enterprises; and | - | - | - |
| | (ii) Total Outstanding dues of creditors other than micro enterprises and small enterprises | 0.75 | 1.25 | 1.25 |
| | Other Payables | | | |
| | (i) Total Outstanding dues of micro enterprises and small enterprises; and | - | - | - |
| | (ii) Total Outstanding dues of creditors other than micro enterprises and small enterprises | 0.06 | 18.36 | 26.68 |
| (b) | Borrowing (other than debt Securities) | 40.72 | 45.94 | 59.72 |
| (c) | Deposits | 299.36 | 350.00 | 367.92 |
| (d) | Other Financial Liabilities | 13.81 | 1.77 | 4.64 |
| (2) | Non Financial Liabilities | | | |
| (a) | Provisions | 43.38 | 37.92 | 36.96 |
| (b) | Deferred Tax Liability (Net) | 296.33 | 240.42 | 237.28 |
| (c) | Other Non Financial Liabilities | 18.24 | 32.55 | 12.98 |
| (3) | Equity | | | |
| (a) | Equity Share Capital | 599.66 | 599.66 | 599.66 |
| (b) | Other Equity (Refer Statement of Changes in equity) | 4,794.35 | 4,448.89 | 4,155.07 |
| | Total Liabilities and Equity | 6,106.66 | 5,776.76 | 5,502.16 |

Note: Figures for the previous period/year are reclassified/re-grouped/re-arranged, wherever necessary to confirm to current periods' presentation.

Date: 31-07-2020
Place: Kolkata.

By Order of the Board
For NPR Finance Ltd.


Pawan Kumar Todi
Managing Director
DIN-00590156



REGISTERED OFFICE :

TODI MANSION, 9TH FLOOR, 1, LU SHUN SARANI, KOLKATA - 700 073

PHONE : +91 33 2237-7201/7202, FAX : +91 33 2237-6111

E-mail : npr1@nprfinance.com, Website : www.nprfinance.com

CIN - L65921WB1989PLC047091



NPR Finance Limited

Statement of Cash Flow for the year ended 31.03.2020

₹ in lakhs

| Particulars | Year ended 31.03.2020 (Audited) | Year ended 31.03.2019 (Audited) |
|--|---------------------------------------|---------------------------------------|
| A CASH FLOW FROM OPERATING ACTIVITIES | | |
| Net Profit before tax and extraordinary items | 177.48 | 308.91 |
| Financial Expenses | 40.04 | 61.46 |
| Depreciation | 67.58 | 67.65 |
| (Profit)/Loss on Assets | (46.07) | (19.70) |
| Expected Credit loss | 5.56 | - |
| Employee Benefit Expense | - | 0.78 |
| OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES | 244.59 | 419.10 |
| Adjustments for : | | |
| Loans | 206.13 | (405.47) |
| Trade Receivable | 0.40 | 142.24 |
| Financial Assets | 14.98 | (2.58) |
| Other Non Financial assets | (360.34) | 23.57 |
| Trade & Other payables | (18.80) | (8.33) |
| Other Financial Liabilities | 12.04 | (2.87) |
| Other Non Financial Liabilities | (13.93) | 18.70 |
| Provisions | 5.46 | 0.98 |
| CASH GENERATED FROM OPERATIONS | 90.51 | 185.32 |
| Financial Expenses | (40.42) | (60.59) |
| Direct Taxes Paid | (64.01) | (46.13) |
| NET CASH FROM OPERATING ACTIVITIES (A) | (13.92) | 78.60 |
| B CASH FLOW FROM INVESTING ACTIVITIES | | |
| Purchase of Fixed Assets | (10.07) | (6.56) |
| Sale of Fixed Assets | 57.90 | 26.58 |
| NET CASH FROM INVESTING ACTIVITIES (B) | 47.83 | 20.02 |
| C CASH FLOW FROM FINANCING ACTIVITIES | | |
| Increase (Decrease) in Borrowing other than Debt securities & Deposits | (55.86) | (31.69) |
| (Increase) Decrease in Fixed Deposit with Banks | 1.98 | 5.01 |
| NET CASH FROM FINANCING ACTIVITIES (C) | (53.88) | (26.68) |
| NET INCREASE IN CASH AND CASH EQUIVALENTS (A+B+C) | (19.97) | 71.94 |
| CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR | 133.78 | 61.84 |
| CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR | 113.81 | 133.78 |

Date: 31-07-2020
Place: Kolkata

By Order of the Board
For NPR Finance Ltd.

Pawan Kumar Todi
Managing Director
DIN-00590156



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CIN - L65921WB1989PLC047091



NPR Finance Limited

Declaration of Unmodified Opinion in the Audit Report for the Financial Year ended 31st March, 2020.

We hereby declare that the Independent Auditor's Report on the Annual Audited Results of the Company for the Financial Year ended 31st March, 2020, contains unmodified opinion.

This declaration is given in compliance to Regulation 33(3)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time.

For Deoki Bijay & Co.
Reg. No. 313105E

Mr. D.N. Agrawal
Partner
(Membership No. 051157)



For NPR Finance Ltd

Pawan Kumar Todi
Managing Director
DIN-00590156



For NPR Finance Ltd

Ashok Kumar Shah
Chief Financial Officer



For NPR Finance Ltd

Rajendra Kumar Duggar
Audit Committee Chairman
DIN- 00403512



Place: Kolkata

Dated: 31.07.2020

REGISTERED OFFICE :

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