



DEOKI BIJAY & CO.
Chartered Accountants

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Limited Review Report

Review Report to
The board of Directors
NPR Finance Limited

We have reviewed the accompanying statement of unaudited financial results of NPR Finance Limited ("the Company") for the quarter and half year ended 30th September, 2021 ("the Statement") attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 ("the Regulation") as amended, read with SEBI Circular No. CIR/CFD/CMD1/44/2019 dated 29th March 2019 ("the circular").

This statement is the responsibility of the Company's Management and approved by the 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"), as 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 these financial statements based on our review.

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 provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.





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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 Indian Accounting Standards specified under Section 133 of the Companies Act, 2013 as amended read with relevant rules issued there under 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 ('the Regulation') as amended, read with SEBI Circular No. CIR/CFD/CMD1/44/2019 dated 29th March 2019 ('the circular') including the manner in which it is to be disclosed, or that it contains any material misstatement.

We draw attention to Note 3 to the statement, which fully describes that the company has recognized impairment on financial assets to reflect the business impact and uncertainties arising from the COVID 19 pandemic. Such estimates are based on current facts and circumstances and may not necessarily reflect the future uncertainties and events arising from the full impact of the COVID 19 pandemic. Our conclusion is not modified in respect of this matter.



For DEOKI BIJAY & CO
Chartered Accountants
FRN: 313105E

CA. D.N AGRAWAL
(Partner)
Memb No: 051157

Place: Kolkata

Date: 13th day of November, 2021

UDIN: 21051157AAAAEQ4285



NPR Finance Limited

STATEMENT OF FINANCIAL RESULTS FOR THE HALF YEAR & QUARTER ENDED ON 30TH SEPTEMBER, 2021

₹ in lakhs

Sl. No.	PARTICULARS	Quarter ended			Half year		Year Ended
		30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	1	2	3	4	5	6	7
	Revenue from operations						
(i)	Interest Income	83.76	83.11	114.18	166.87	233.35	373.97
(ii)	Fee & Commission Income	0.95	0.09	0.08	1.04	0.52	2.31
(iii)	Sales of Foreign Currencies & Travellers' Cheques & Cards	-	-	1.17	-	2.17	2.17
(iv)	Sales: Shares & Securities	-	75.44	-	75.44	-	120.72
(v)	Sales: Services Charges - Forex	-	-	-	-	-	-
(vi)	Others:						
	Income from Generation of Wind Power	33.63	23.41	25.00	57.04	54.93	79.10
(I)	Total Revenue from Operations	118.34	182.05	140.43	300.39	290.97	578.27
	Other Income						
(II)	Profit on sale of asset	-	-	-	-	-	-
(III)	Total Income (I+II)	118.34	182.05	140.43	300.39	290.97	578.27
	Expenses						
(i)	Finance Cost	2.49	4.52	9.75	7.01	18.77	37.84
(ii)	Fee & Commission Expense	8.93	14.11	8.92	23.04	20.70	45.47
(iii)	Impairment on Financial Instrument	(5.36)	1.52	12.33	(3.84)	14.35	28.86
(iv)	Purchases of Stock -in-Trade	20.00	-	61.16	20.00	61.16	196.16
(v)	Changes in Inventories of finished goods, work-in-progress and Stock-in-Trade	(19.87)	74.28	(60.00)	54.41	(59.00)	(73.27)
(vi)	Employee Benefit Expense	57.95	50.06	41.85	108.01	87.14	205.60
(vii)	Depreciation & amortisation	21.33	21.00	17.01	42.33	34.06	69.33
(viii)	Other Expenses	43.35	32.20	39.14	75.55	68.22	204.35
(ix)	Contingent Provision for Standard Assets	-	-	-	-	-	-
(IV)	Total Expenses (IV)	128.82	197.69	130.16	326.51	245.40	714.34
(V)	Profit/(Loss) before Exceptional items & Tax (III-IV)	(10.48)	(15.64)	10.27	(26.12)	45.57	(136.07)
(VI)	Exceptional Items	-	-	-	-	-	-
(VII)	Profit/(Loss) before Tax (V-VI)	(10.48)	(15.64)	10.27	(26.12)	45.57	(136.07)
	Tax Expense						
(i)	Current Tax	-	-	10.99	-	14.35	-
(ii)	Deferred Tax	2.15	3.60	(12.92)	5.75	(8.19)	(29.83)
(VIII)	Total Tax Expense	2.15	3.60	(1.93)	5.75	6.16	(29.83)
(IX)	Profit after Tax (VII-VIII)	(12.63)	(19.24)	12.20	(31.87)	39.41	(106.24)
(X)	Other Comprehensive Income						
	A (i) Items that will not be reclassified to profit or loss						
	Remeasurement of the defined benefits plan	-	-	-	-	-	-
	(ii) Equity investments through other Comprehensive Income	-	-	-	-	-	130.59
	(iii) Income Tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	(27.85)
	subtotal (A)	-	-	-	-	-	102.74
	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	-	-	-	-	-	102.74
(XI)	Profit/(Loss) for the period (IX - X)	(12.63)	(19.24)	12.20	(31.87)	39.41	(3.50)
(XII)	Paid up Equity Share Capital (Face Value Rs. 10/- each)	598.96	598.96	598.96	598.96	598.96	598.96
(XIII)	Reserve excluding Revaluation Reserves	4,758.96	4,771.60	4,833.76	4,758.96	4,833.76	4,790.84
(XIV)	Earnings per share (EPS) (Not Annualized) (in ₹)						
	a) Basic and Diluted EPS (before Exceptional items)						
	- Basic	(0.21)	(0.32)	0.20	(0.53)	0.66	(1.77)
	- Diluted	(0.21)	(0.32)	0.20	(0.53)	0.66	(1.77)
	b) Basic and Diluted EPS (after Exceptional items)						
	- Basic	(0.21)	(0.32)	0.20	(0.53)	0.66	(1.77)
	- Diluted	(0.21)	(0.32)	0.20	(0.53)	0.66	(1.77)

REGISTERED OFFICE :

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CIN - L65921WB1989PLC047091





NPR Finance Limited

- 1 The above financial results were reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on 13th November, 2021
- 2 The Company has followed Prudential norms of Reserve Bank of India applicable to Non systematically important NBFCs for asset Classification & provisioning norms as on 30th September, 2021.
- 3 Consequent to the outbreak of Covid 19 pandemic during the financial year ended 31st March 2021, the Government had announced nation wide lockdown, which has impacted economic activities substantially. Subsequently the lockdown was lifted in a phased manner . As the economy was beginning to show some sign of recovery from the third and fourth quarters of Financial Year 2020-2021, the second wave of the pandemic broke out rapidly from March 2021 resulting in second phase of Lock down in various states across the Country. The second wave was far more severe in India and forced another phase of staggered lockdowns in various states across the Country. The second wave began subsiding from June 2021 onwards and there has been a gradual lifting of lockdowns, resulting in an improvement in economic activity over the second quarter of financial year 2021-22.
The impact of the ongoing disruptions on Company's operation has affected financial health of the Company & the future developments will depend on the sustainability of the current pace of vaccination, continued adherence to safety protocols and possible emergence of newer variants/strains of the virus all of which remain uncertain.
Accordingly Management continues to monitor the evolving situation on an ongoing basis and has considered events upto the date of the Financial statement to determine the financial implications including in respect of Expected Credit loss, provisioning as on 30.09.2021.
- 4 These financial results has been prepared in accordance with the recognition and measurement principles laid down in IND AS prescribed under section 133 of the Companies Act,2013 read with the relevant Rules issued thereunder and other recognised accounting principles generally accepted in India and in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 as amended.
- 5 The Financial results for the quarter and half year ended 30th September,2021 have been subjected to "Limited Review" by the Statutory Auditors of the Company.
- 6 Figures for the previous period/year have been regrouped/rearranged/reclassified, wherever necessary to confirm to current period classification.

Date: 13.11.2021
Place: Kolkata



By Order of the Board
For NPR Finance Ltd.


Pawan Kumar Todi
Managing Director
DIN-00590156

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NPR Finance Limited

SEGMENT WISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER & HALF YEAR ENDED 30TH SEPTEMBER 2021

₹ in lakhs

PARTICULARS	Quarter ended			Half Year ended		Year ended
	30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	1	2	3	4	5	6
1 Segment Revenue						
a Financing Activities	84.71	158.64	114.26	243.35	233.87	497.00
b Money Changing	-	-	1.17	-	2.17	2.17
c Power Generation	33.63	23.41	25.00	57.04	54.93	79.10
d Real Estate	-	-	-	-	-	-
Total	118.34	182.05	140.43	300.39	290.97	578.27
Less: Inter Segment revenue	-	-	-	-	-	-
Net sales/Income from operation	118.34	182.05	140.43	300.39	290.97	578.27
2 Segment Results (Profit)(+)/loss(-) before tax and interest and exceptional items from each segment						
a Financing Activities	(13.53)	(4.19)	10.89	(17.72)	46.04	(100.73)
b Money Changing	(0.02)	(0.02)	(0.09)	(0.04)	(0.90)	(0.89)
c Power Generation	7.76	(5.70)	1.93	2.06	7.62	(25.06)
d Real Estate	-	-	-	-	-	-
Total	(5.79)	(9.91)	12.73	(15.70)	52.76	(126.68)
a Exceptional Items	-	-	-	-	-	-
b Contingent Provision Against Standard Assets	-	-	-	-	-	-
c Other unallocable expenditure net off Unallocable Income	4.69	5.73	2.46	10.42	7.19	9.39
Total Profit before tax	(10.48)	(15.64)	10.27	(26.12)	45.57	(136.07)
3 Segment Assets						
a Financing Activities	4,989.35	5,054.99	5,222.06	4,989.35	5,222.06	5,155.25
b Money Changing	0.34	0.37	3.00	0.34	3.00	0.65
c Power Generation	414.79	416.86	461.74	414.79	461.74	417.84
d Real Estate	417.06	417.06	417.06	417.06	417.06	417.06
e Unallocated	62.34	66.56	78.33	62.34	78.33	70.01
Total	5,883.88	5,955.84	6,182.19	5,883.88	6,182.19	6,060.81
4 Segment Liabilities						
a Financing Activities	414.58	463.29	622.87	414.58	622.87	525.82
b Money Changing	0.30	0.30	0.38	0.30	0.38	0.30
c Power Generation	96.98	107.59	112.12	96.98	112.12	130.79
d Real Estate	-	-	-	-	-	-
e Unallocated	13.40	13.40	13.40	13.40	13.40	13.40
Total	525.26	584.58	748.77	525.26	748.77	670.31

Notes: 1 Figures for the previous period/year are reclassified/re-grouped/re-arranged, wherever necessary to confirm to current periods' presentation.

Date: 13.11.2021
Place: Kolkata



By Order of the Board
For NPR Finance Ltd.

Pawan Kumar Todi
Managing Director
DIN-00590156

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NPR Finance Limited

STATEMENT OF ASSETS AND LIABILITIES AS AT 30.09.2021

₹ in lakhs

SL NO.		30/09/2021 Unaudited	30/09/2020 Unaudited	31/03/2021 Audited
	ASSETS			
(1)	Financial Assets			
(a)	Cash & Cash equivalents	12.91	60.82	11.54
(b)	Bank Balances other than specified in (a) above	-	-	-
(c)	Receivable			
	-Trade Receivables	214.39	192.71	173.79
	-Other Receivables	-	-	-
(d)	Loans	3,342.68	3,597.38	3,512.91
(e)	Investments	1,190.56	1,059.98	1,190.56
(f)	Other Financial Assets	59.85	160.93	113.04
(2)	Non Financial assets			
(a)	Investment Property	-	-	-
(b)	Property Plant & equipment	468.96	493.27	494.91
(c)	Current Tax Asset (Net)	133.34	117.43	119.69
(d)	Other Non Financial assets	461.18	499.66	444.37
	Total Assets	5,883.87	6,182.18	6,060.81
	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	-
	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	-	-	-
(b)	Borrowing other than debt Securities	22.20	22.95	22.60
(c)	Deposits	84.87	280.05	217.08
(d)	Other Financial Liabilities	37.12	65.48	50.34
(2)	Non Financial Liabilities			
(a)	Provisions	46.64	43.38	46.25
(b)	Deferred Tax Liability (Net)	300.10	310.19	294.35
(c)	Other Non Financial Liabilities	34.32	25.96	39.69
(3)	Equity			
(a)	Equity Share Capital	599.66	599.66	599.66
(b)	Other Equity	4,758.96	4,833.76	4,790.84
	Total Liabilities and Equity	5,883.87	6,182.18	6,060.81

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

Date: 13.11.2021
Place: Kolkata



By Order of the Board
For NPR Finance Ltd.

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Statement of Cash Flow for the half year ended 30.09.2021

₹ in lakhs

Particulars	Half Year ended 30.09.2021 (Unaudited)	Half Year ended 30.09.2020 (Unaudited)	Year ended 31.03.2021 (Audited)
A CASH FLOW FROM OPERATING ACTIVITIES			
Net Profit before tax and extraordinary items	(26.12)	45.57	(136.07)
Financial Expenses	7.01	18.77	37.84
Depreciation	42.32	34.06	69.33
(Profit)/Loss on Assets	-	-	-
Expected Credit loss	(3.84)	14.35	28.86
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	19.37	112.75	(0.04)
Adjustments for :			
Loans	172.96	141.72	219.39
Trade Receivable	(39.49)	(179.82)	(168.59)
Financial Assets	48.14	(61.23)	(13.43)
Other Non Financial assets	(16.81)	(63.96)	(8.67)
trade & Other payables	-	(0.06)	(0.81)
Other Financial Liabilities	(13.23)	51.67	36.53
Other Non Financial Liabilities	(4.48)	8.86	21.72
Provisions	0.39	-	2.86
CASH GENERATED FROM OPERATIONS	166.85	9.93	88.96
Financial Expenses	(7.90)	(19.92)	(38.12)
Direct Taxes Paid	(13.64)	(3.30)	(13.27)
NET CASH FROM OPERATING ACTIVITIES (A)	145.31	(13.29)	37.57
B CASH FLOW FROM INVESTING ACTIVITIES			
Purchase of Fixed Assets	(16.38)	(2.61)	(39.52)
Sale of Fixed Assets	-	-	-
NET CASH FROM INVESTING ACTIVITIES (B)	(16.38)	(2.61)	(39.52)
C CASH FLOW FROM FINANCING ACTIVITIES			
Increase (Decrease) in Borrowing other than Debt securities & Deposits	(132.61)	(37.08)	(100.40)
(Increase) Decrease in Fixed Deposit with Banks	5.05	(0.01)	0.08
NET CASH FROM FINANCING ACTIVITIES (C)	(127.56)	(37.09)	(100.32)
NET INCREASE IN CASH AND CASH EQUIVALENTS (A+B+C)	1.37	(52.99)	(102.27)
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	11.54	113.81	113.81
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	12.91	60.82	11.54

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

Date: 13.11.2021
Place: Kolkata



By Order of the Board
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