

General information about company	
Scrip code	530127
NSE Symbol	
MSEI Symbol	
ISIN*	INE446D01011
Name of company	NPR FINANCE LIMITED
Class of security	Equity
Date of start of financial year	01-04-2020
Date of end of financial year	31-03-2021
Date of board meeting when results were approved	13-11-2020
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	03-11-2020
Description of presentation currency	INR
Level of rounding used in financial results	Lakhs
Reporting Quarter	Half yearly
Nature of report standalone or consolidated	Standalone
Whether results are audited or unaudited	Unaudited
Segment Reporting	Multi segment
Description of single segment	
Start date and time of board meeting	13-11-2020 17:00
End date and time of board meeting	13-11-2020 17:45
Whether cash flow statement is applicable on company	Yes
Type of cash flow statement	Cash Flow Indirect
Declaration of unmodified opinion or statement on impact of audit qualification	Not applicable

Financial Results – NBFC			
Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
A	Date of start of reporting period	01-07-2020	01-04-2020
B	Date of end of reporting period	30-09-2020	30-09-2020
C	Whether results are audited or unaudited	Unaudited	Unaudited
D	Nature of report standalone or consolidated	Standalone	Standalone
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.		
1	Income		
	Revenue from operations		
(i)	Interest Income	114.184	233.352
(ii)	Dividend Income	0	0
(iii)	Rental Income	0	0
(iv)	Fees and commission Income	0.077	0.516
(v)	Net gain on fair value changes	0	0
(vi)	Net gain on derecognition of financial instruments under amortised cost category	0	0
(vii)	Sale of products (including Excise Duty)	1.168	2.17
(viii)	Sale of services	0.001	0.001
(ix)	Other revenue from operations		
1	Income from Generation of Wind Power	25.007	54.932
	Total other revenue from operations	25.007	54.932
	Total Revenue From Operations	140.437	290.971
	Other income	0	0
	Total income	140.437	290.971
2	Expenses		
	Cost of materials consumed	0	0
	Purchases of stock-in-trade	61.16	61.16
	Changes in inventories of finished goods, work-in-progress and stock-in-trade	-60	-58.997
	Employee benefit expense	41.846	87.135
	Finance costs	9.756	18.773
	Depreciation, depletion and amortisation expense	17.012	34.06
	Fees and commission expense	8.928	20.702
	Net loss on fair value changes	0	0
	Net loss on derecognition of financial instruments under amortised cost category	0	0
	Impairment on financial instruments	12.326	14.348
(f)	Other expenses		
1	Other expenses	39.14	68.217
	Total other expenses	39.14	68.217
	Total expenses	130.168	245.398

Financial Results – NBFC			
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Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.		
3	Total profit before exceptional items and tax	10.269	45.573
4	Exceptional items	0	0
5	Total profit before tax	10.269	45.573
7	Tax expense		
8	Current tax	10.995	14.357
9	Deferred tax	-12.92	-8.194
10	Total tax expenses	-1.925	6.163
14	Net Profit Loss for the period from continuing operations	12.194	39.41
15	Profit (loss) from discontinued operations before tax	0	0
16	Tax expense of discontinued operations	0	0
17	Net profit (loss) from discontinued operation after tax	0	0
19	Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0
21	Total profit (loss) for period	12.194	39.41
22	Other comprehensive income net of taxes	0	0

Financial Results – NBFC			
Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
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23	Total Comprehensive Income for the period	12.194	39.41
24	Total profit or loss, attributable to		
	Profit or loss, attributable to owners of parent		
	Total profit or loss, attributable to non-controlling interests		
25	Total Comprehensive income for the period attributable to		
	Comprehensive income for the period attributable to owners of parent	0	0
	Total comprehensive income for the period attributable to owners of parent non-controlling interests	0	0
26	Details of equity share capital		
	Paid-up equity share capital	598.96	598.96
	Face value of equity share capital	4833.756	4833.756
28	Reserves excluding revaluation reserve		
29	Earnings per share		
i	Earnings per equity share for continuing operations		
	Basic earnings per share from continuing operations	0.204	0.658
	Diluted earnings per share from continuing operations	0.204	0.658
ii	Earnings per equity share for discontinued operations		
	Basic earnings per share from discontinued operations	0	0
	Diluted earnings per share from discontinued operations	0	0
ii	Earnings per equity share		
	Basic earnings per share	0.204	0.658
	Diluted earnings per share	0.204	0.658
30	Debt equity ratio	0	0
31	Debt service coverage ratio	0	0
32	Interest service coverage ratio	0	0
33	Disclosure of notes on financial results	Textual Information(1)	

Text Block	
Textual Information(1)	<p>Notes:</p> <p>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, 2020</p> <p>2 The figures for the quarter ended 30 September , 2020 are the balancing figures between Unaudited figures in respect of the Six Month ended September 30, 2020 and the unaudited figures of Quarter ended 30th June 2020.</p> <p>3 In accordance with the Board approved moratorium policy and the Reserve Bank of India guidelines relating to COVID-19 Regulatory Package dated March 27 2020, April 17 2020 and May 23 2020, the Company offered moratorium on payment of all installments and or interest, as applicable, falling due between March 1, 2020 and August 31 2020 to eligible borrowers as per the policy. For all loans where moratorium was availed by the borrowers, the Company had kept ageing of such loans and their asset classification at standstill during the moratorium period. Further, no borrower accounts under the moratorium granted category have been classified as non-performing assets (NPA) which were not declared non-performing till 31 August 2020, in view of the Supreme Court order dated 3 September 2020 (Public Interest Litigation (PIL) by Gajendra Sharma Vs Union of India & ANR). However, provision has been made on such accounts as applicable for Stage 3 assets. As at 30 September 2020, Expected Credit loss is recorded at Rs 12.33 lacs. which includes additional provisioning pursuant to RBI Circular date 17th April 2020 -COVID19 Regulatory Package - Asset Classification and Provisioning The Company has made provision towards Expected Credit loss on the basis of management judgement of expected losses on its loan portfolio. Any potential excess or shortfall based on actual experience will be adjusted in the relevant period in future. Further, the underlying forecasts and assumptions applied by the Company in determination of ECL provision (including additional provision) are subject to uncertainties which are often outside the control of the Company and accordingly, actual results may differ from these estimates. Given the dynamic and evolving nature of the pandemic , and these estimates are subject to uncertainty and may be affected by severity duration of the pandemic and other variables</p> <p>4 The Company has been duly servicing its debt obligations. The Capital Adequacy and Liquidity position remains strong and shall continue to be an area of focus.</p> <p>5 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.</p> <p>6 The Financial results for the half year ended 30th September,2020 have been subjected to Limited Review by the Statutory Auditors of the Company.</p> <p>7 Figures for the previous quarters have been regrouped or rearranged or reclassified, wherever necessary to confirm to current period classification.</p>

Statement of Asset and Liabilities		
Particulars		Half year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2020
Date of end of reporting period		30-09-2020
Whether results are audited or unaudited		Unaudited
Nature of report standalone or consolidated		Standalone
Assets		
1	Financial Asset	
	Cash and cash equivalents	60.825
	Bank Balance other than (a) above	0
	Derivative financial instruments	0
	Receivables	
	(I) Trade Receivables	192.714
	(II) Other Receivables	0
	Loans	3597.384
	Investments	1059.975
	Other Financial assets	160.932
2	Non Financial Asset	
	Inventories	0
	Current tax assets (Net)	117.429
	Deferred tax Assets (Net)	0
	Investment Property	0
	Biological assets other than bearer plants	0
	Property, Plant and Equipment	493.27
	Capital work-in-progress	0
	Intangible assets under development	0
	Goodwill	0
	Other Intangible assets	0
	Other non-financial assets (to be specified)	499.656
	Total assets	6182.185
Equity and liabilities		
1	Equity	
	Equity attributable to owners of parent	
	Equity share capital	599.66
	Other equity	4833.756
	Total equity attributable to owners of parent	5433.416
	Non controlling interest	
	Total equity	5433.416
2	Liabilities	
2.1	Financial Liabilities	
(a)	Derivative financial instruments	0
(b)	Payables	
	(I) Trade Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0.75
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0
	II) Other Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0
(C)	Debt Securities	0
(d)	Borrowings (Other than Debt Securities)	22.948
(e)	Deposits	280.054

(f)	Subordinated Liabilities	0
(g)	Other financial liabilities	65.484
2.2	Non-Financial Liabilities	
(a)	Current tax liabilities (Net)	0
(b)	Provisions	43.382
(C)	Deferred tax liabilities (Net)	310.195
(d)	Other non-financial liabilities	25.956
	Total liabilities	748.769
	Total equity and liabilities	6182.185
		Textual Information(1)

Text Block	
Textual Information(1)	<p>Notes: Figures for the previous period or year are reclassified or re-grouped or re-arranged, wherever necessary to confirm to current periods' presentation.</p> <p>Other notes: Other non financial assets include Trade Receivables , Advance for Capital Expense, Security deposit, Property held for sale, etc.</p>

Format for Reporting Segmenet wise Revenue, Results and Capital Employed along with the company results			
Particulars	3 months/ 6 month ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)	
Date of start of reporting period	01-07-2020	01-04-2020	
Date of end of reporting period	30-09-2020	30-09-2020	
Whether accounts are audited or unaudited	Unaudited	Unaudited	
Nature of report standalone or consolidated	Standalone	Standalone	
1 Segment Revenue (Income)			
(net sale/income from each segment should be disclosed)			
1	Financing Activities	114.261	233.868
2	Money Changing	1.169	2.171
3	Power Generation	25.007	54.932
4	Real Estate	0	0
	Total Segment Revenue	140.437	290.971
	Less: Inter segment revenue	0	0
	Revenue from operations	140.437	290.971
2 Segment Result			
Profit (+) / Loss (-) before tax and interest from each segment			
1	Financing Activities	10.887	45.801
2	Money Changing	-0.092	-0.899
3	Power Generation	1.929	7.621
4	Real Estate	0	0
	Total Profit before tax	12.724	52.523
	i. Finance cost	0	0
	ii. Other Unallocable Expenditure net off Unallocable income	2.455	6.95
	Profit before tax	10.269	45.573
3 (Segment Asset - Segment Liabilities)			
Segment Asset			
1	Financing Activities	5222.051	5222.051
2	Money Changing	3.001	3.001
3	Power Generation	461.738	461.738
4	Real Estate	417.063	417.063
	Total Segment Asset	6103.853	6103.853
	Un-allocable Assets	78.332	78.332
	Net Segment Asset	6182.185	6182.185
4 Segment Liabilities			
Segment Liabilities			
1	Financing Activities	622.873	622.873
2	Money Changing	0.381	0.381
3	Power Generation	112.116	112.116
4	Real Estate	0	0
	Total Segment Liabilities	735.37	735.37
	Un-allocable Liabilities	13.4	13.4
	Net Segment Liabilities	748.77	748.77
Disclosure of notes on segments		Textual Information(1)	

Text Block	
Textual Information(1)	<p>Notes:</p> <ol style="list-style-type: none">1. Figures for the previous period or year are reclassified or re-grouped or re-arranged, wherever necessary to confirm to current periods' presentation.2. Segment results is after netting off Finance cost of Rs 18.773 lakhs for half year ended 30.09.2020 & Rs 9.756 lakhs for quarter ended 30.09.2020

Cash flow statement, indirect		
Particulars		6 months ended (dd-mm-yyyy)
A	Date of start of reporting period	01-04-2020
B	Date of end of reporting period	30-09-2020
C	Whether results are audited or unaudited	Unaudited
D	Nature of report standalone or consolidated	Standalone
Part I	Blue color marked fields are non-mandatory.	
Statement of cash flows		
Cash flows from used in operating activities		
	Profit before tax	45.573
Adjustments for reconcile profit (loss)		
	Adjustments for finance costs	18.772
	Adjustments for decrease (increase) in inventories	0
	Adjustments for decrease (increase) in trade receivables, current	-179.822
	Adjustments for decrease (increase) in trade receivables, non-current	0
	Adjustments for decrease (increase) in other current assets	-64.07
	Adjustments for decrease (increase) in other non-current assets	0.11
	Adjustments for other financial assets, non-current	585.362
	Adjustments for other financial assets, current	-504.871
	Adjustments for other bank balances	0
	Adjustments for increase (decrease) in trade payables, current	-0.055
	Adjustments for increase (decrease) in trade payables, non-current	0
	Adjustments for increase (decrease) in other current liabilities	8.864
	Adjustments for increase (decrease) in other non-current liabilities	0
	Adjustments for depreciation and amortisation expense	34.06
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	14.348
	Adjustments for provisions, current	0
	Adjustments for provisions, non-current	0
	Adjustments for other financial liabilities, current	53.123
	Adjustments for other financial liabilities, non-current	-1.453
	Adjustments for unrealised foreign exchange losses gains	0
	Adjustments for dividend income	0
	Adjustments for interest income	0
	Adjustments for share-based payments	0
	Adjustments for fair value losses (gains)	0
	Adjustments for undistributed profits of associates	0
	Other adjustments for which cash effects are investing or financing cash flow	0
	Other adjustments to reconcile profit (loss)	0
	Other adjustments for non-cash items	0
	Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0
	Total adjustments for reconcile profit (loss)	-35.632
	Net cash flows from (used in) operations	9.941
	Dividends received	0
	Interest paid	19.924
	Interest received	0
	Income taxes paid (refund)	3.303
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) operating activities	-13.286
Cash flows from used in investing activities		

Cash flows from losing control of subsidiaries or other businesses	0
Cash flows used in obtaining control of subsidiaries or other businesses	0
Other cash receipts from sales of equity or debt instruments of other entities	0
Other cash payments to acquire equity or debt instruments of other entities	0
Other cash receipts from sales of interests in joint ventures	0
Other cash payments to acquire interests in joint ventures	0
Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0
Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0
Proceeds from sales of property, plant and equipment	0
Purchase of property, plant and equipment	2.607
Proceeds from sales of investment property	0
Purchase of investment property	0
Proceeds from sales of intangible assets	0
Purchase of intangible assets	0
Proceeds from sales of intangible assets under development	0
Purchase of intangible assets under development	0
Proceeds from sales of goodwill	0
Purchase of goodwill	0
Proceeds from biological assets other than bearer plants	0
Purchase of biological assets other than bearer plants	0
Proceeds from government grants	0
Proceeds from sales of other long-term assets	0
Purchase of other long-term assets	0
Cash advances and loans made to other parties	0
Cash receipts from repayment of advances and loans made to other parties	0
Cash payments for future contracts, forward contracts, option contracts and swap contracts	0
Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0
Dividends received	0
Interest received	0
Income taxes paid (refund)	0
Other inflows (outflows) of cash	0
Net cash flows from (used in) investing activities	-2.607
Cash flows from used in financing activities	
Proceeds from changes in ownership interests in subsidiaries	0
Payments from changes in ownership interests in subsidiaries	0
Proceeds from issuing shares	0
Proceeds from issuing other equity instruments	0
Payments to acquire or redeem entity's shares	0
Payments of other equity instruments	0
Proceeds from exercise of stock options	0
Proceeds from issuing debentures notes bonds etc	0
Proceeds from borrowings	0
Repayments of borrowings	37.08
Payments of finance lease liabilities	0
Payments of lease liabilities	0
Dividends paid	0
Interest paid	0
Income taxes paid (refund)	0
Other inflows (outflows) of cash	-0.01
Net cash flows from (used in) financing activities	-37.09
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	-52.983
Effect of exchange rate changes on cash and cash equivalents	
Effect of exchange rate changes on cash and cash equivalents	0

	Net increase (decrease) in cash and cash equivalents	-52.983
	Cash and cash equivalents cash flow statement at beginning of period	113.808
	Cash and cash equivalents cash flow statement at end of period	60.825

