

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	12-02-2021
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	01-02-2021
Description of presentation currency	INR
Level of rounding used in financial results	Lakhs
Reporting Quarter	Third quarter
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	12-02-2021 17:00
End date and time of board meeting	12-02-2021 18:00
Whether cash flow statement is applicable on company	
Type of cash flow statement	
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	01-10-2020	01-04-2020
B	Date of end of reporting period	31-12-2020	31-12-2020
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	103.231	336.583
(ii)	Dividend Income	0	0
(iii)	Rental Income	0	0
(iv)	Fees and commission Income	0.371	0.887
(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)	90.724	92.894
(viii)	Sale of services	0	0.001
(ix)	Other revenue from operations		
1	Income from Generation of Wind Power	9.423	64.355
	Total other revenue from operations	9.423	64.355
	Total Revenue From Operations	203.749	494.72
	Other income	0	0
	Total income	203.749	494.72
2	Expenses		
	Cost of materials consumed	0	0
	Purchases of stock-in-trade	30	91.16
	Changes in inventories of finished goods, work-in-progress and stock-in-trade	60	1.003
	Employee benefit expense	58.369	145.504
	Finance costs	9.806	28.579
	Depreciation, depletion and amortisation expense	17.022	51.082
	Fees and commission expense	8.975	29.677
	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	6.301	20.649
(f)	Other expenses		
1	Other Expenses	25.368	93.585
	Total other expenses	25.368	93.585
	Total expenses	215.841	461.239

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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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	-12.092	33.481
4	Exceptional items	0	0
5	Total profit before tax	-12.092	33.481
7	Tax expense		
8	Current tax	2.335	16.692
9	Deferred tax	14.756	6.562
10	Total tax expenses	17.091	23.254
14	Net Profit Loss for the period from continuing operations	-29.183	10.227
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	-29.183	10.227
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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C	Whether results are audited or unaudited	Unaudited	Unaudited
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23	Total Comprehensive Income for the period	-29.183	10.227
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	10	10
28	Reserves excluding revaluation reserve		4804.573
29	Earnings per share		
i	Earnings per equity share for continuing operations		
	Basic earnings per share from continuing operations	-0.487	0.171
	Diluted earnings per share from continuing operations	-0.487	0.171
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	-0.487	0.171
	Diluted earnings per share	-0.487	0.171
30	Debt equity ratio		
31	Debt service coverage ratio		
32	Interest service coverage ratio		
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 12th February, 2021</p> <p>2 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.</p> <p>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.</p> <p>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.</p> <p>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>3 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>4 The Financial results for the Nine Months and quarter ended 31st December,2020 have been subjected to "Limited Review" by the Statutory Auditors of the Company.</p> <p>5 Figures for the previous period or year have been regrouped or rearranged or reclassified, wherever necessary to confirm to current period classification.</p> <p>By Order of the Board For NPR Finance Ltd.</p> <p>Date : 12.02.2021 Pawan Kumar Todi Place: Kolkata Managing Director DIN-00590156</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	01-10-2020	01-04-2020	
Date of end of reporting period	31-12-2020	31-12-2020	
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	194.326	428.194
2	Money Changing	0	2.171
3	Power Generation	9.423	64.355
4	Real Estate	0	0
	Total Segment Revenue	203.749	494.72
	Less: Inter segment revenue	0	0
	Revenue from operations	203.749	494.72
2 Segment Result			
Profit (+) / Loss (-) before tax and interest from each segment			
1	Financing Activities	-6.81	38.991
2	Money Changing	-0.032	-0.931
3	Power Generation	-4.534	3.087
4	Real Estate	0	0
	Total Profit before tax	-11.376	41.147
	i. Finance cost	0	0
	ii. Other Unallocable Expenditure net off Unallocable income	0.716	7.666
	Profit before tax	-12.092	33.481
3 (Segment Asset - Segment Liabilities)			
Segment Asset			
1	Financing Activities	5181.238	5181.238
2	Money Changing	1.769	1.769
3	Power Generation	449.457	449.457
4	Real Estate	417.064	417.064
	Total Segment Asset	6049.528	6049.528
	Un-allocable Assets	74.215	74.215
	Net Segment Asset	6123.743	6123.743
4 Segment Liabilities			
Segment Liabilities			
1	Financing Activities	598.387	598.387
2	Money Changing	0.381	0.381
3	Power Generation	107.342	107.342
4	Real Estate	0	0
	Total Segment Liabilities	706.11	706.11
	Un-allocable Liabilities	13.4	13.4
	Net Segment Liabilities	719.51	719.51
Disclosure of notes on segments	Textual Information(1)		

Text Block	
Textual Information(1)	Notes: 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 28.579 lakhs for 9 months ended 31.12.2020 & Rs 9.806 lakhs for qtr ended 31.12.2020

