



# NPR Finance Limited

9<sup>th</sup> February, 2022

To  
**The Department of Corporate Services**  
**The Bombay Stock Exchange Limited**  
25<sup>th</sup> Floor, Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai- 400 001.  
Maharashtra, India  
**BSE Scrip Code: 530127**

Dear Sir,

**Outcome of Board Meeting held on 09.02.2022.**

This is to inform that, the Board of Directors of the Company at its Meeting held on Wednesday, the 9<sup>th</sup> day of February, 2022, at the Registered Office of the Company at 5.00 p.m., has inter-alia, considered and approved the following:

1. Unaudited Financial Results together with the Segment-wise Revenue Results and Capital Employed for the quarter and nine months ended on 31<sup>st</sup> December, 2021, on the basis of the Limited Review Report conducted by the Statutory Auditor of the Company.

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 the Unaudited Statement of Financial Results together with the Segment-wise Revenue Results and Capital Employed for the quarter and nine months ended on 31<sup>st</sup> December, 2021 alongwith the Limited Review Report.

2. Appointment of Mr. Rishi Todi (DIN- 00590337) as an Additional Director (Non-Executive non-independent category) of the Company. Requisite approval of the shareholders in terms of Regulation 17(1C) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, will be required to be obtained within the stipulated time frame.

In terms of Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), readwith Para A of Part A of Schedule III of the Listing Regulations, the required disclosure as per SEBI Circular No. CIR/CFD/CMD/4/2015, dated 9<sup>th</sup> September, 2015, is enclosed herewith in **Annexure –A** in respect of Sl. Nos. 2 above.

**REGISTERED OFFICE :**

**TODI MANSION, 9TH FLOOR, 1, LU SHUN SARANI, KOLKATA - 700 073**  
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**E-mail : npr1@nprfinance.com, Website : www.nprfinance.com**  
**CIN - L65921WB1989PLC047091**



# NPR Finance Limited

3. Appointment of Mr. Rishi Todi (DIN- 00590337) as a member of the Nomination and Remuneration Committee.
4. Appointment of Mr. Rishi Todi (DIN- 00590337) as a member of the Stakeholders Relationship Committee.
5. Appointment of Mr. Rishi Todi (DIN- 00590337) as a member of the Risk Management Committee.
6. Appointment of Mr. Rishi Todi (DIN- 00590337) as a member of the Fair Practice Committee.
7. Appointment of Mr. Rishi Todi (DIN- 00590337) as a member of the IT Strategy Committee.

The Meeting commenced at 5.00 p.m. and concluded at 6.30 p.m.

Thanking you  
For NPR Finance Ltd

A handwritten signature in blue ink, appearing to read 'Rimpa Roy'.

Rimpa Roy  
Company Secretary  
Membership No.: A27781  
Encl. as above





**DEOKI BIJAY & CO.**  
Chartered Accountants

 HMP House, Room No. 607, 6th Floor,  
4, Fairlie Place, Kolkata - 700 001  
 033 4005 2013 / 16  
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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 nine months ended 31<sup>st</sup> December, 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"), 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.

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.





**DEOKI BIJAY & CO.**  
Chartered Accountants

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We draw attention to Note 3 to the statement, which fully describes that the company has recognised 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: 9<sup>th</sup> day of February, 2022

UDIN- 22051157A88H03745





# NPR Finance Limited

STATEMENT OF FINANCIAL RESULTS FOR THE NINE MONTHS & QUARTER ENDED ON 31ST DECEMBER, 2021

₹ in lakhs

Sl. No.	PARTICULARS	Quarter ended			Nine Months Ended		Year ended
		31.12.2021	30.09.2021	31.12.2020	31.12.2021	31.12.2020	31.03.2021
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	1	2	3	4	5	6	7
	<b>Revenue from operations</b>						
(i)	Interest Income	128.52	83.76	103.23	295.39	336.58	373.97
(ii)	Fee & Commission Income	1.05	0.95	0.37	2.09	0.89	2.31
(iii)	Sales of Foreign Currencies & Travellers' Cards	-	-	-	-	2.17	2.17
(iv)	Sales: Shares & Securities	20.02	-	90.72	95.46	90.72	120.72
(v)	Others						
	Income from Generation of Wind Power	10.16	33.63	9.43	67.20	64.36	79.10
(I)	<b>Total Revenue from Operations</b>	159.75	118.34	203.75	460.14	494.72	578.27
(II)	<b>Other Income</b>	-	-	-	-	-	-
(III)	<b>Total Income (I+II)</b>	159.75	118.34	203.75	460.14	494.72	578.27
	<b>Expenses</b>						
(i)	Finance Cost	2.21	2.49	9.81	9.22	28.58	37.84
(ii)	Fee & Commission Expense	9.74	8.93	8.98	32.78	29.68	45.47
(iii)	Impairment on Financial Instrument	3.84	(5.36)	6.30	-	20.65	28.86
(iv)	Purchases of Stock -in-Trade	70.00	20.00	30.00	90.00	91.16	196.16
(v)	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(49.98)	(19.87)	60.00	4.43	1.00	(73.27)
(vi)	Employee Benefit Expense	53.92	57.95	58.36	161.93	145.50	205.60
(vi)	Depreciation & amortisation	21.31	21.33	17.02	63.64	51.08	69.33
(vii)	Other Expenses	89.72	43.35	25.37	165.27	93.59	204.35
(viii)	Contingent Provision for Standard Assets	-	-	-	-	-	-
(IV)	<b>Total Expenses (IV)</b>	200.76	128.82	215.84	527.27	461.24	714.34
(V)	<b>Profit/(Loss) before Exceptional items &amp; Tax (III-IV)</b>	(41.01)	(10.48)	(12.09)	(67.13)	33.48	(136.07)
(VI)	Exceptional Items	-	-	-	-	-	-
(VII)	<b>Profit/(Loss) before Tax (V-VI)</b>	(41.01)	(10.48)	(12.09)	(67.13)	33.48	(136.07)
	<b>Tax Expense</b>						
(i)	Current Tax	-	-	2.34	-	16.69	-
(iv)	Deferred Tax	(36.16)	2.15	14.75	(30.41)	6.56	(29.83)
(VIII)	<b>Total Tax Expense</b>	(36.16)	2.15	17.09	(30.41)	23.25	(29.83)
(IX)	<b>Profit after Tax (VII-VIII)</b>	(4.85)	(12.63)	(29.18)	(36.72)	10.23	(106.24)
(X)	<b>Other Comprehensive Income</b>						
	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 subtotal (A)	-	-	-	-	-	(27.85)
	B (i) Items that will be reclassified to profit or loss	-	-	-	-	-	102.74
	(ii) Income Tax relating to items that will be reclassified to profit or loss subtotal (B)	-	-	-	-	-	-
	<b>Total Other Comprehensive income</b>	-	-	-	-	-	102.74
(XI)	<b>Profit/(Loss) for the period (IX - X)</b>	(4.85)	(12.63)	(29.18)	(36.72)	10.23	(3.50)
(XII)	Paid up Equity Share Capital (Face Value ₹. 10/- each)	598.96	598.96	598.96	598.96	598.96	598.96
(XIII)	Reserve excluding Revaluation Reserves	4,754.12	4,758.96	4,804.57	4,754.12	4,804.57	4,790.84
(XIV)	Earnings per share (EPS) (Not Annualized) (in ₹)						
	a) Basic and Diluted EPS (before Exceptional items)						
	- Basic	(0.08)	(0.21)	(0.49)	(0.61)	0.17	(1.77)
	- Diluted	(0.08)	(0.21)	(0.49)	(0.61)	0.17	(1.77)
	b) Basic and Diluted EPS (after Exceptional items)						
	- Basic	(0.08)	(0.21)	(0.49)	(0.61)	0.17	(1.77)
	- Diluted	(0.08)	(0.21)	(0.49)	(0.61)	0.17	(1.77)



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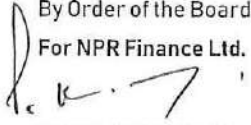


# NPR Finance Limited

- 1 The above financial results were reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on 9th February, 2022
- 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 31st December, 2021.
- 3 The global Covid 19 pandemic has disrupted economic activities substantially over the past two years. The recent outbreak of the 3rd wave of Covid 19 of Omicron Variant has been highly infectious but relatively mild in intensity till date. The extent to which the covid 19 pandemic (including the outbreak of any new Corona Virus variant) will affect the Company's operation is unknown. The impact to growth, assets Quality and profitability will depend on future development, which remain uncertain. Accordingly Management continues to monitor the evolving situation and has considered events upto the date of Financial statement to determine the financial implications, including in respect of Excepted Credit loss(ECL) provisioning as on 31st December, 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 Money changing license was due for renewal on or before 31st December, 2021. However, the management has decided not to renew the same and accordingly RBI has cancelled the license with effect from 13.12.2021 on surrender of the certificate by the Company
- 6 The Financial results for the Nine Months and quarter ended 31st December,2021 have been subjected to "Limited Review" by the Statutory Auditor of the Company.
- 7 Figures for the previous period/year have been regrouped/rearranged/reclassified, wherever necessary to confirm to current period classification.

Date: 09.02.2022  
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 & NINE MONTHS ENDED 31ST DECEMBER 2021

₹ in lakhs

PARTICULARS	Quarter ended			Nine Months ended		Year ended
	31.12.2021	30.09.2021	31.12.2020	31.12.2021	31.12.2020	31.03.2021
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	1	2	3	4	5	6
<b>1 Segment Revenue</b>						
a Financing Activities	149.59	84.71	194.32	392.94	428.19	497.00
b Money Changing	-	-	-	-	2.17	2.17
c Power Generation	10.16	33.63	9.43	67.20	64.36	79.10
d Real Estate	-	-	-	-	-	-
Total	159.75	118.34	203.75	460.14	494.72	578.27
Less: Inter Segment revenue	-	-	-	-	-	-
Net sales/Income from operation	159.75	118.34	203.75	460.14	494.72	578.27
<b>2 Segment Results</b>						
(Profit)(+)/loss(-) before tax and interest and exceptional items from each segment						
a Financing Activities	(47.16)	(13.53)	(6.81)	(64.88)	38.99	(100.73)
b Money Changing	(0.06)	(0.02)	(0.03)	(0.10)	(0.93)	(0.89)
c Power Generation	8.27	7.76	(4.53)	10.33	3.09	(25.06)
d Real Estate	-	-	-	-	-	-
Total	(38.95)	(5.79)	(11.37)	(54.65)	41.15	(126.68)
a Exceptional Items	-	-	-	-	-	-
b Contingent Provision Against Standard Assets	-	-	-	-	-	-
c Other unallocable expenditure net off Unallocable Income	2.06	4.69	0.72	12.48	7.67	9.39
Total Profit before tax	(41.01)	(10.48)	(12.09)	(67.13)	33.48	(136.07)
<b>3 Segment Assets</b>						
a Financing Activities	4,965.79	4,989.35	5,181.24	4,965.79	5,181.24	5,155.25
b Money Changing	-	0.34	1.77	-	1.77	0.65
c Power Generation	378.57	414.79	449.46	378.57	449.46	417.84
d Real Estate	417.06	417.06	417.06	417.06	417.06	417.06
e Unallocated	58.28	62.34	74.21	58.28	74.21	70.01
Total	5,819.70	5,883.88	6,123.74	5,819.70	6,123.74	6,060.81
<b>4 Segment Liabilities</b>						
a Financing Activities	351.30	414.58	598.39	351.30	598.39	525.82
b Money Changing	-	0.30	0.38	-	0.38	0.30
c Power Generation	101.22	96.98	107.34	101.22	107.34	130.79
d Real Estate	-	-	-	-	-	-
e Unallocated	13.40	13.40	13.40	13.40	13.40	13.40
Total	465.92	525.26	719.51	465.92	719.51	670.31

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

Date: 09.02.2022  
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

## ANNEXURE -A

Disclosure in terms of Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), read with Para A of Part A of Schedule III of the Listing Regulations) regarding Appointment of additional director.

Sl. No	Particulars	Disclosure regarding appointment of Mr. Rishi Todi (DIN-00590337) as a Non-executive Non-Independent Director.
1.	Reason for change viz. appointment, resignation, removal, death or otherwise.	Appointment of Mr. Rishi Todi (DIN-00590337) as an additional Director (Non-Executive non-independent category).
2.	Date of appointment/cessation (as applicable) & term of appointment	Appointed with effect from 9 <sup>th</sup> February, 2022.
3.	Brief profile (in case of appointment);	Mr. Rishi Todi (DIN-00590337) leads the Real Estate Division of the NPR Group and has several years of experience in the administration and execution of the Real Estate Projects and also in related liasioning and public relation activities.
4.	Disclosure of relationships between directors (in case of appointment of a director).	Mr. Pawan Kumar Todi (DIN-00590156), Managing Director of the company, is father of Mr. Rishi Todi (DIN-00590337).
5.	Information as required pursuant to BSE Circular LIST/COMP/14/2018-19, dated 20 <sup>th</sup> June, 2018	Mr. Rishi Todi(DIN-00590337) is not debarred from holding the office of director by virtue of any SEBI order or any other such authority.



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