



# NPR Finance Limited

13<sup>th</sup> November, 2024

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

Sir,

**Sub.: Outcome of Board Meeting held on 13.11.2024.**

This is to inform that, the Board of Directors of the Company at its Meeting held on Wednesday, the 13<sup>th</sup> day of November, 2024, at 6<sup>th</sup> Floor, Unit No.611, Adventz Infinity@5, Street No.18, BN-Block, Sector V, Bidhannagar, Kolkata-700 091 at 4.00 pm, has inter-alia, considered, noted and approved the following :

1. **Unaudited Financial Results alongwith the Segment Wise Revenue Results and Capital Employed for the quarter & six months ended on 30<sup>th</sup> September, 2024 and the Cash Flow Statement & Statement of Assets & Liabilities as on 30<sup>th</sup> September, 2024 on the basis of Limited Review conducted by the Statutory Auditor of the Company.**

In terms of Regulation 33 of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Statement of Summarised Unaudited Financial Results alongwith Segment-wise Revenue Results and Capital Employed for the quarter & six months ended on 30<sup>th</sup> September, 2024 and the Cash Flow Statement & Statement of Assets & Liabilities as on 30<sup>th</sup> September, 2024 and the Limited Review Report for the period ended on 30<sup>th</sup> September, 2024, are enclosed herewith.

The Meeting commenced at 4.00 p.m. and concluded at 5.15 pm.

For NPR Finance Ltd.

*Ritika Varma*

Ritika Varma  
Company Secretary  
Membership No. F10291  
Encl. as above

**REGISTERED OFFICE :**

6th Floor, South Wing, Adventz Infinity@5, Street Number 18, BN - Block, Sector - V,  
Bidhannagar, Kolkata-700091, West Bengal, Phone : 033-4849 6490  
E-mail : npr1@nprfinance.com, Website : www.nprfinance.com  
CIN - L65921WB1989PLC047091



**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 on unaudited financial results of NPR Finance Ltd for the quarter and half year ended 30<sup>th</sup> September, 2024, pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

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 30<sup>th</sup> September, 2024 ("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.

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" ("IndAS34"), 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 assurances 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, including the manner in which it is to be disclosed, or that it contains any material misstatement.



Place: Kolkata  
Date: 13<sup>th</sup> day of November, 2024

**For DEOKI BIJAY & CO**  
Chartered Accountants  
Firm's Registration No. 313105E

  
**CA. Ramesh Kr Chokhani**  
(Partner)  
Membership 062081

UDIN- 24062081BKAQFV4801





# NPR Finance Limited

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED ON 30TH SEPTEMBER, 2024

₹ in lakhs

Sl. No.	PARTICULARS	Quarter ended			Half year Ended		Year Ended
		30.09.2024	30.06.2024	30.09.2023	30.09.2024	30.09.2023	31.03.2024
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	1	2	3	4	5	6	7
	<b>Revenue from operations</b>						
(i)	Interest Income	119.98	123.21	116.53	243.19	224.37	480.42
(ii)	Recovery from Bad Debts	8.93	12.60	7.44	21.53	20.24	38.01
(iii)	Dividend Income	0.02	-	0.03	0.02	0.03	0.06
(iv)	Fee & Commission Income	5.14	4.10	5.98	9.24	10.75	22.43
(v)	Sales : Shares & Securities	55.58	42.75	202.82	98.33	345.09	405.69
(vi)	Others :						
	Income from Generation of Wind Power	-	-	-	-	-	-
(i)	<b>Total Revenue from Operations</b>	189.65	182.66	332.80	372.31	600.48	946.61
(ii)	<b>Other Income</b>	-	-	-	-	-	0.76
(iii)	<b>Total Income (i+ii)</b>	189.65	182.66	332.80	372.31	600.48	947.37
	<b>Expenses</b>						
(i)	Finance Cost	11.28	12.39	14.91	23.67	25.30	52.50
(ii)	Fee & Commission Expense	0.46	1.80	1.58	2.26	3.96	6.85
(iii)	Impairment on Financial Instrument	(0.03)	0.03	-	-	-	-
(iv)	Purchases of Stock -in-Trade	4.79	92.24	202.21	97.03	307.07	367.07
(v)	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	48.98	(50.39)	(0.59)	(1.41)	34.58	35.55
(vi)	Employee Benefit Expense	81.67	65.49	77.66	147.16	143.45	307.28
(vii)	Depreciation & amortisation	3.64	3.71	3.55	7.35	7.78	15.30
(viii)	Other Expenses	32.96	36.10	29.91	69.06	66.72	129.48
(IV)	<b>Total Expenses (IV)</b>	183.75	161.37	329.23	345.12	588.86	914.03
(V)	<b>Profit/(Loss) before Exceptional items &amp; Tax(III-IV)</b>	5.90	21.29	3.57	27.19	11.62	33.34
(VI)	<b>Exceptional Items</b>						
	Profit / (Loss) on Sale of Property Plant & Equipment	-	-	101.54	-	101.54	101.54
	Profit on redemption of Preference Shares	-	-	-	-	-	12.87
(VII)	<b>Profit/(Loss) before Tax (V-VI)</b>	5.90	21.29	105.11	27.19	113.16	147.75
	<b>Tax Expense</b>						
(i)	Current Tax	4.00	4.00	13.00	8.00	17.00	36.38
(ii)	Earlier Year Tax Adjustments	(0.42)	-	-	(0.42)	-	-
(iii)	Deferred Tax	10.30	(5.19)	2.30	5.11	1.00	2.74
(VIII)	<b>Total Tax Expense</b>	13.88	(1.19)	15.30	12.69	18.00	39.12
(IX)	<b>Profit/(Loss) after Tax (VII-VIII)</b>	(7.98)	22.48	89.81	14.50	95.16	108.63
(X)	<b>Other Comprehensive Income</b>						
	A (i) Items that will not be reclassified to profit or loss						
	Remeasurement of the defined benefits plan	-	-	-	-	-	1.99
	(ii) Equity investments through other Comprehensive Income	-	-	-	-	-	(466.59)
	(iii) Income Tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	97.74
	subtotal (A)	-	-	-	-	-	(366.86)
	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)	-	-	-	-	-	-
	<b>Total Other Comprehensive Income</b>	-	-	-	-	-	(366.86)
(XI)	<b>Profit/(Loss) for the period (IX - X)</b>	(7.98)	22.48	89.81	14.50	95.16	(258.23)
(XII)	Paid up Equity Share Capital (Face Value Rs. 10/- each)	598.96	598.96	598.96	598.96	598.96	598.96
(XIII)	Other Equity	4,139.59	4,147.57	4,478.47	4,139.59	4,478.47	4,125.09
(XIV)	<b>Earnings per share (EPS) (Not Annualized) (in ₹)</b>						
	a) Basic and Diluted EPS (before Exceptional items)						
	- Basic	(0.13)	0.38	1.50	0.24	1.59	1.81
	- Diluted	(0.13)	0.38	1.50	0.24	1.59	1.81
	b) Basic and Diluted EPS (after Exceptional items)						
	- Basic	(0.13)	0.38	1.50	0.24	1.59	1.81
	- Diluted	(0.13)	0.38	1.50	0.24	1.59	1.81



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, 2024
- 2 The Company has followed Prudential norms of Reserve Bank of India applicable to NBFCs-Base Layer for asset Classification & provisioning norms as on 30th September, 2024.
- 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.
- 4 The Financial results for the quarter and half year ended 30th September,2024 have been subjected to "Limited Review" by the Statutory Auditors of the Company.
- 5 Figures for the previous period/year have been regrouped/rearranged/reclassified, wherever necessary to confirm to current period classification.

Date : 13th November, 2024  
Place: Kolkata



By Order of the Board  
For NPR Finance Ltd.

  
Pawan Kumar Todi  
Managing Director  
DIN-00590156

## REGISTERED OFFICE :

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# NPR Finance Limited

SEGMENT WISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER 2024

₹ in lakhs

PARTICULARS	Quarter ended			Six Months Ended		Year Ended
	30.09.2024	30.06.2024	30.09.2023	30.09.2024	30.09.2023	31.03.2024
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	1	2	3	4	5	6
1 Segment Revenue						
a Financing Activities	189.65	182.66	332.80	372.31	600.48	946.61
b Real Estate	-	-	-	-	-	-
Total	189.65	182.66	332.80	372.31	600.48	946.61
Less: Inter Segment revenue				-	-	-
Net sales/Income from operation	189.65	182.66	332.80	372.31	600.48	946.61
2 Segment Results (Profit)(+)/Loss(-) before tax and interest and exceptional items from each segment						
a Financing Activities	5.90	21.29	3.57	27.19	11.62	32.59
b Real Estate	-	-	-	-	-	-
Total	5.90	21.29	3.57	27.19	11.62	32.59
c Other unallocable expenditure net off Unallocable Income	-	-	(101.54)	-	(101.54)	(115.16)
Total Profit/(Loss) before tax	5.90	21.29	105.11	27.19	113.16	147.75
3 Segment Assets						
a Financing Activities	4,786.72	4875.44	5,368.87	4,786.72	5,368.87	4,855.13
b Real Estate	417.06	417.06	417.06	417.06	417.06	417.06
c Unallocated	-	-	-	-	-	-
Total	5,203.78	5,292.50	5,785.93	5,203.78	5,785.93	5,272.19
4 Segment Liabilities						
a Financing Activities	451.89	532.63	694.40	451.89	694.40	534.80
b Real Estate	-	-	-	-	-	-
c Unallocated	12.64	12.64	13.40	12.64	13.40	12.64
Total	464.53	545.27	707.80	464.53	707.80	547.44

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

Date :13th November 2024  
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 30.09.2024

₹ in lakhs

SL NO.		30/09/2024 Unaudited	30/09/2023 Unaudited	31/03/2024 Audited
	<b>ASSETS</b>			
(1)	<b>Financial Assets</b>			
(a)	Cash & Cash equivalents	6.89	16.30	27.90
(b)	Bank Balances other than specified in (a) above	35.79	35.72	35.84
(c)	Receivable			
	-Trade Receivables	2.62	5.87	1.43
(d)	Loans	4,016.15	4,105.06	4,074.02
(e)	Investments	509.40	983.43	509.40
(f)	Other Financial Assets	3.09	2.44	2.14
(2)	<b>Non Financial assets</b>			
(a)	Inventory	9.72	9.27	8.30
(b)	Investment Property	417.06	417.06	417.06
(c)	Property Plant & equipment	34.34	42.63	38.81
(d)	Other Intangible assets	5.01	8.11	6.56
(e)	Current Tax Asset (Net)	153.33	153.39	145.34
(f)	Other Non Financial assets	10.38	6.65	5.39
	<b>Total Assets</b>	<b>5,203.78</b>	<b>5,785.93</b>	<b>5,272.19</b>
	<b>LIABILITIES &amp; EQUITIES</b>			
	<b>Liabilities</b>			
(1)	<b>Financial Liabilities</b>			
(a)	<b>Payables</b>			
	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	-	-	-
	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	-	-	2.97
(b)	Borrowing other than debt Securities	16.33	12.30	2.02
(c)	Deposits	270.00	400.00	375.00
(d)	Other Financial Liabilities	14.23	30.60	23.98
(2)	<b>Non Financial Liabilities</b>			
(a)	Provisions	50.32	49.71	49.97
(b)	Deferred Tax Liability (Net)	75.00	171.59	70.32
(c)	Other Non Financial Liabilities	38.65	43.60	23.18
(3)	<b>Equity</b>			
(a)	Equity Share Capital	599.66	599.66	599.66
(b)	Other Equity	4,139.59	4,478.47	4,125.09
	<b>Total Liabilities and Equity</b>	<b>5,203.78</b>	<b>5,785.93</b>	<b>5,272.19</b>

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

Date : 13th November, 2024  
Place: Kolkata



By Order of the Board  
For NPR Finance Ltd.

Rawan Kumar Tedi  
Managing Director  
DIN-00590156

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# NPR Finance Limited

Statement of Cash Flow for the half year ended 30.09.2024

₹ in lakhs

Particulars	Half Year ended 30.09.2024 (Unaudited)	Half Year ended 30.09.2023 (Unaudited)	Year ended 31.03.2024 (Audited)
<b>A CASH FLOW FROM OPERATING ACTIVITIES</b>			
Net Profit/(Loss) before tax and extraordinary items	27.19	113.16	33.34
Financial Expenses	23.67	25.30	52.50
Depreciation	7.35	7.77	15.30
Contingent provision for Standard asset	-	-	(0.76)
Expected Credit loss	-	(0.86)	(1.49)
<b>OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES</b>	<b>58.21</b>	<b>145.37</b>	<b>98.89</b>
<b>Adjustments for :</b>			
Loans	57.91	(338.13)	(307.08)
Investment	-	-	20.31
Trade Receivable	(1.22)	16.04	21.10
Financial Assets	(0.96)	(0.30)	(0.01)
Inventory	(1.43)	34.57	35.55
Other Non Financial assets	(4.98)	(2.38)	(1.12)
Trade & Other payables	(2.97)	(0.46)	2.51
Other Financial Liabilities	(9.72)	(198.73)	(205.18)
Other Non Financial Liabilities	15.47	29.08	8.66
Provisions	0.35	0.45	3.47
<b>CASH GENERATED FROM OPERATIONS</b>	<b>110.66</b>	<b>(314.49)</b>	<b>(322.90)</b>
Financial Expenses	(23.70)	(25.06)	(52.44)
Direct Taxes Paid	(16.00)	(14.57)	(31.17)
<b>NET CASH FROM OPERATING ACTIVITIES (A)</b>	<b>70.96</b>	<b>(354.12)</b>	<b>(406.51)</b>
<b>B CASH FLOW FROM INVESTING ACTIVITIES</b>			
Purchase of Fixed Assets	(1.33)	(1.88)	(4.03)
Sale of Fixed Assets	-	3.46	105.00
<b>NET CASH FROM INVESTING ACTIVITIES (B)</b>	<b>(1.33)</b>	<b>1.58</b>	<b>100.97</b>
<b>C CASH FLOW FROM FINANCING ACTIVITIES</b>			
Increase (Decrease) in Borrowing other than Debt securities & Deposits	(90.69)	131.26	95.98
(Increase) Decrease in Fixed Deposit with Banks	0.05	(0.34)	(0.46)
<b>NET CASH FROM FINANCING ACTIVITIES (C)</b>	<b>(90.64)</b>	<b>130.92</b>	<b>95.52</b>
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS (A+B+C)</b>	<b>(21.01)</b>	<b>(221.62)</b>	<b>(210.02)</b>
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR</b>	<b>27.90</b>	<b>237.92</b>	<b>237.92</b>
<b>CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR</b>	<b>6.89</b>	<b>16.30</b>	<b>27.90</b>

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

Date : 13th November, 2024  
Place : Kolkata



By Order of the Board  
For NPR Finance Ltd.

Pawan Kumar Todi  
Managing Director  
DIN-00590156

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