



DEOKI BIJAY & CO.
Chartered Accountants

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Limited Review Report on unaudited standalone financial results of NPR Finance Ltd for the quarter and Nine months ended 31st December, 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 ended 31st December, 2024 and the year to date results for the period from 1st April, 2024 to 31st December, 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" ("Ind AS34"), 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 view 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.

For DEOKI BIJAY & CO
Chartered Accountants
FRN 313105E



CA. D. N. Agrawal
(Partner)

Membership 051157

Place : Kolkata
Date : 12th February, 2025

UDIN: 25051157BMTCLS7731



NPR Finance Limited

A. FINANCIAL RESULTS

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER & NINE MONTHS ENDED ON 31ST DECEMBER, 2024

₹ in lakhs

Sl. No.	PARTICULARS	Quarter ended			Nine Months Ended		Year Ended
		31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	1	2	3	4	5	6	
	Revenue from operations						
(i)	Interest Income	116.50	119.98	121.32	359.69	345.69	480.42
(ii)	Recovery from Bad Debts	8.79	8.93	10.21	30.32	30.45	38.01
(iii)	Dividend Income	0.02	0.02	0.03	0.04	0.06	0.06
(iv)	Fee & Commission Income	2.37	5.14	6.61	11.61	17.36	22.43
(v)	Sales : Shares & Securities	22.11	55.58	30.16	120.44	375.25	405.69
(I)	Total Revenue from Operations	149.79	189.65	168.33	522.10	768.81	946.61
(II)	Other Income	44.55	-	-	44.55	-	0.76
(III)	Total Income (I+II)	194.34	189.65	168.33	566.65	768.81	947.37
	Expenses						
(i)	Finance Cost	8.52	11.28	14.22	32.19	39.52	52.50
(ii)	Fee & Commission Expense	0.64	0.46	0.90	2.90	4.86	6.85
(iii)	Impairment on Financial Instrument	-	(0.03)	-	-	-	-
(iv)	Purchases of Stock -in-Trade	21.69	4.79	60.00	118.72	367.07	367.07
(v)	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(0.02)	48.98	(30.08)	(1.43)	4.50	35.55
(vi)	Employee Benefit Expense	75.38	81.67	84.55	222.54	228.00	307.28
(vii)	Depreciation & amortisation	3.73	3.64	3.78	11.08	11.56	15.30
(viii)	Other Expenses	31.32	32.96	33.05	100.38	99.77	129.48
(IV)	Total Expenses (IV)	141.26	183.75	166.42	486.38	755.28	914.03
(V)	Profit/(Loss) before Exceptional items & Tax(III-IV)	53.08	5.90	1.91	80.27	13.53	33.34
(VI)	Exceptional Items						
	Profit / (Loss) on Sale of Property Plant & Equipment	-	-	-	-	101.54	101.54
	Profit on redemption of Preference Shares	-	-	-	-	-	12.87
(VII)	Profit/(Loss) before Tax (V-VI)	53.08	5.90	1.91	80.27	115.07	147.75
	Tax Expense						
(i)	Current Tax	11.47	4.00	6.93	19.47	23.93	36.38
(ii)	Earlier Year Tax Adjustments	0.42	(0.42)	-	-	-	-
(iii)	Deferred Tax	(11.39)	10.30	(4.85)	(6.28)	(3.85)	2.74
(VIII)	Total Tax Expense	0.50	13.88	2.08	13.19	20.08	39.12
(IX)	Profit/(Loss) after Tax (VII-VIII)	52.58	(7.98)	(0.17)	67.08	94.99	108.63
(X)	Other Comprehensive Income						
	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)	-	-	-	-	-	-
	Total Other Comprehensive income	-	-	-	-	-	(366.86)
(XI)	Profit/(Loss) for the period (IX - X)	52.58	(7.98)	(0.17)	67.08	94.99	(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	4,281.73	4,139.59	4,478.30	4,281.73	4,478.30	4,125.09
(XIV)	Earnings per share (EPS) (Not Annualized) (in ₹)						
	a) Basic and Diluted EPS (before Exceptional items)						
	- Basic	0.88	(0.13)	(0.00)	1.12	1.59	1.81
	- Diluted	0.88	(0.13)	(0.00)	1.12	1.59	1.81
	b) Basic and Diluted EPS (after Exceptional items)						
	- Basic	0.88	(0.13)	(0.00)	1.12	1.59	1.81
	- Diluted	0.88	(0.13)	(0.00)	1.12	1.59	1.81



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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 12th February, 2025
- 2 The Company has followed Prudential norms of Reserve Bank of India applicable to NBFCs-Base Layer for asset Classification & provisioning norms as on 31st December, 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 nine months ended 31st December,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 : 12th February, 2025
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 AND NINE MONTHS ENDED 31ST DECEMBER 2024

₹ in lakhs

PARTICULARS	Quarter ended			Nine Months Ended		Year Ended
	31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	1	2	3	4	5	6
1 Segment Revenue						
a Financing Activities	149.79	189.65	168.33	522.10	768.81	946.61
b Real Estate	-	-	-	-	-	-
Total	149.79	189.65	168.33	522.10	768.81	946.61
Less: Inter Segment revenue						
Net sales/Income from operation	149.79	189.65	168.33	522.10	768.81	946.61
2 Segment Results (Profit)(+)/loss(-) before tax and interest and exceptional items from each segment						
a Financing Activities	8.53	5.90	1.91	35.72	13.54	32.59
b Real Estate	-	-	-	-	-	-
Total	8.53	5.90	1.91	35.72	13.54	32.59
c Other unallocable expenditure net off Unallocable Income	(44.55)	-	-	(44.55)	(101.53)	(115.16)
Total Profit/(Loss) before tax	53.08	5.90	1.91	80.27	115.07	147.75
3 Segment Assets						
a Financing Activities	4,879.77	4786.72	5,362.17	4,879.77	5,362.17	4,855.13
b Real Estate	417.06	417.06	417.06	417.06	417.06	417.06
c Unallocated	-	-	-	-	-	-
Total	5,296.83	5,203.78	5,779.23	5,296.83	5,779.23	5,272.19
4 Segment Liabilities						
a Financing Activities	402.80	451.89	687.87	402.80	687.87	534.80
b Real Estate	-	-	-	-	-	-
c Unallocated	12.64	12.64	13.40	12.64	13.40	12.64
Total	415.44	464.53	701.27	415.44	701.27	547.44

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

Date : 12th February 2025
Place : Kolkata



By Order of the Board
For NPR Finance Ltd.

PAWAN KUMAR TODI
Managing Director
DIN:- 00590156

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- B. Statement on Deviation or Variation for Proceeds of Public Issue, Rights Issue, Preferential Issue, Qualified Institutions Placement etc.- **Not Applicable.**
- C. Disclosure of Outstanding Default on Loans and Debt Securities - **Not Applicable (No default).**
- D. Disclosure of Related Party Transactions (applicable only for half-yearly filings i.e., 2nd and 4th quarter) - **Not Applicable.**
- E. Statement on Impact of Audit Qualifications (for Audit Report with Modified Opinion) submitted along with Annual Audited Financial Results (Standalone and Consolidated separately) (applicable only for Annual Filing i.e., 4th quarter)- **Not Applicable.**

By Order of the Board
For NPR Finance Ltd.

Pawan Kumar Todi
Managing Director
DIN-00590156

Date : 12th February, 2025
Place: Kolkata



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