

Limited Review Report on Unaudited Standalone Financial Results of NPR Finance Ltd. for the quarter and Nine months ended 31st December, 2025, pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

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, 2025 and the year to date results for the period from 1st April, 2025 to 31st December, 2025 ("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 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 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, the RBI guideline 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, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning, to the extent applicable and other related matters.

Place: Kolkata

Date: 12th day of February, 2026

UDIN: 26051157UASC15293

For Deoki Bijay & Co.
Chartered Accountants
F.R.N. 313105E


Deoasal
(CA D. N. Agrawal)
Partner
Memb. No. 051157

NPR Finance Limited

FINANCIAL RESULTS

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER & NINE MONTHS ENDED ON 31ST DECEMBER, 2025

₹ in lakhs

SL. No.	P A R T I C U L A R S	Quarter ended			Nine Months Ended		Year Ended 31.03.2025 Audited
		31.12.2025 Unaudited	30.09.2025 Unaudited	31.12.2024 Unaudited	31.12.2025 Unaudited	31.12.2024 Unaudited	
	1	2	3	4	5	6	
	Revenue from operations						
(i)	Interest Income	103.51	107.38	116.50	304.71	359.49	447.87
(ii)	Recovery from Bad Debts	5.72	4.61	8.79	20.36	30.32	35.52
(iii)	Dividend Income	0.02	0.05	0.02	0.07	0.04	0.04
(iv)	Fee & Commission Income	1.42	0.93	2.37	2.95	1.61	12.71
(v)	Sales : Shares & Securities	35.72	32.58	22.11	76.40	120.44	220.66
(vi)	Total Revenue from Operations	146.39	145.55	149.79	404.49	522.10	716.80
(vii)	Other Income	0.38	0.31	64.55	1.78	64.55	48.42
(viii)	Total Income (i+ii)	146.77	145.86	94.34	406.27	566.65	765.22
	Expenses						
(i)	Finance Cost	0.82	0.67	8.52	1.86	32.19	37.38
(ii)	Fee & Commission Expense	0.03	0.06	0.64	0.10	2.90	3.15
(iii)	Impairment on Financial Instrument	-	(0.04)	-	-	-	-
(iv)	Purchases of Stock -in-Trade	19.12	71.89	21.69	20.32	118.72	237.84
(v)	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	19.84	(36.26)	(0.02)	(37.79)	(1.43)	(17.70)
(vi)	Employee Benefit Expense	57.06	69.77	75.38	90.07	222.54	295.00
(vii)	Depreciation & amortisation	1.76	1.75	3.73	6.83	11.08	13.59
(viii)	Other Expenses	22.30	42.30	31.32	90.59	100.38	119.86
	Contingent Provision for standard Asset	-	-	-	-	-	0.31
(IX)	Total Expenses (IV)	121.01	150.14	141.26	171.98	486.38	689.43
(X)	Profit/(Loss) before Exceptional Items & Tax (III-IV)	25.76	(4.28)	53.08	34.29	80.27	75.79
(XI)	Exceptional Items						
(XII)	Profit/(Loss) before Tax (V-VI)	25.76	(4.28)	53.08	34.29	80.27	75.79
	Tax Expense						
(i)	Current Tax	8.85	(0.15)	11.47	8.85	19.47	22.37
(ii)	Earlier Year Tax Adjustments	-	-	0.42	-	-	-
(iii)	Deferred Tax	(8.76)	7.45	(11.39)	(3.07)	(6.28)	(5.86)
(XIV)	Total Tax Expense	0.09	7.30	0.50	5.78	13.19	16.51
(XV)	Profit/(Loss) after Tax (VII-VIII)	25.67	(11.58)	52.58	28.51	67.08	59.28
(XVI)	Other Comprehensive Income						
(i)	Items that will not be reclassified to profit or loss						
	Remeasurement of the defined benefits plan	-	-	-	-	-	3.29
	(ii) Equity investments through other Comprehensive Income	-	-	-	-	-	192.22
	(iii) Income Tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	2.38
	Subtotal (A)	-	-	-	-	-	197.89
	B (i) Items that will be reclassified to profit or loss						
	(i) Income Tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
	Subtotal (B)	-	-	-	-	-	-
	Total Other Comprehensive Income	-	-	-	-	-	197.89
(XVII)	Profit/(Loss) for the period (IX - X)	25.67	(11.58)	52.58	28.51	67.08	257.17
(XVIII)	Paid up Equity Share Capital (Face Value Re. 10/- each)	698.94	698.94	698.94	698.94	698.94	698.94
(XIX)	Other Equity	4,635.34	4,612.65	4,211.73	4,458.34	4,281.73	4,408.39
(XX)	Earnings per share (EPS) (Not Annualized) (in ₹)						
	a) Basic and Diluted EPS (before Exceptional items)						
	- Basic	0.43	(0.19)	0.86	0.48	1.12	0.99
	- Diluted	0.43	(0.19)	0.86	0.48	1.12	0.99
	b) Basic and Diluted EPS (after Exceptional items)						
	- Basic	0.43	(0.19)	0.86	1.48	1.12	0.99
	- Diluted	0.43	(0.19)	0.86	1.48	1.12	0.99



REGISTERED OFFICE :

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E-mail : npr1@nprfinance.com, Website : www.nprfinance.com

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, 2026
- 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, 2025
- 3 These financial results have 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,2025 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 conform to current period classification

Date : 12th February, 2026
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 2025

₹ in lakhs

PARTICULARS	Quarter ended			Nine Months ended		Year Ended
	31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Segment Revenue						
a Financing Activities	146.39	145.55	149.79	404.49	522.10	716.80
b Real Estate						
Total	146.39	145.55	149.79	404.49	522.10	716.80
Less: Inter Segment revenue						
Net sales/income from operation	146.39	145.55	149.79	404.49	522.10	716.80
2 Segment Results (Profit)(+)/loss(-) before tax and interest and exceptional items from each segment						
a Financing Activities	26.20	(3.92)	17.05	34.37	67.91	65.06
b Real Estate	-	-	-	-	-	-
Total	26.20	(3.92)	17.05	34.37	67.91	65.06
c Finance Cost	0.82	0.67	8.52	1.86	32.19	37.38
d Other unallocable expenditure net off Unallocable Income	(0.38)	(0.31)	(44.55)	(1.78)	(44.55)	(48.11)
Total Profit/(Loss) before tax	25.76	(4.28)	53.08	34.29	80.27	75.79
3 Segment Assets						
a Financing Activities	4,801.23	4,766.29	4,879.77	4,801.23	4,879.17	4,796.63
b Real Estate	432.96	432.96	417.06	432.96	417.16	429.43
c Unallocated			-	-	-	-
Total	5,234.19	5,199.25	5,296.83	5,234.19	5,296.83	5,226.06
4 Segment Liabilities						
a Financing Activities	195.11	185.83	402.80	195.11	402.80	205.09
b Real Estate	1.08	1.08	-	1.08	-	-
c Unallocated	-	-	12.64	-	12.64	12.95
Total	196.19	186.91	415.44	196.19	415.44	218.01

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

Date : 12th February 2026
Place : Kolkata

By Order of the Board
For NPR Finance Ltd.



PAWAN KUMAR TODI
Managing Director
DIN - 00599156



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