

J R D FINANCE LIMITED

Regd. Off. : 1/1A, Biplabi Anukul Chandra Street, 5th Floor, Room No. -5G, Kolkata - 700 072
Tel : +91 33 4006 6062; Email Id : fin.jrd@gmail.com; Website : www.jrdfinance.com
CIN : L65999WB1993PLC058107

(₹ in Lakh)						
STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2022						
Particulars	Quarter ended			Nine months ended		Year ended
	Dec 31, 2022	Sept 30, 2022	Dec 31, 2021	Dec 31, 2022	Dec 31, 2021	March 31, 2022
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
(I) Revenue from Operations						
Interest Income	64.37	60.58	57.56	182.69	158.76	209.02
Dividend Income	0.13	-	-	0.13	-	-
Sale of Shares	33.75	-	-	33.75	-	-
Net Gain on fair value changes	-	-	-	9.40	-	-
Total Income from Operations (net)	98.25	60.58	57.56	225.97	158.76	209.02
(II) Other Income	-	-	-	-	-	34.18
(III) Total Income (I + II)	98.25	60.58	57.56	225.97	158.76	243.20
(IV) Expenses						
Finance Costs	24.14	14.56	29.99	56.28	74.52	92.09
Purchase of Stock-in-trade	-	-	-	25.18	-	-
Changes in Inventories of Stock-in-trade	25.18	-	-	-	-	0.24
Employee Benefits Expenses	1.94	2.28	3.23	6.00	8.05	11.01
Depreciation, amortization and impairment	-	-	-	-	-	-
Other Expenses	44.15	41.13	22.30	130.40	73.15	121.83
Total Expenses	95.41	57.97	55.52	217.86	155.72	225.17
(V) Profit / (Loss) before tax (III - IV)	2.84	2.61	2.04	8.11	3.04	18.03
(VI) Tax expense						
Current Tax	0.71	-	0.50	1.31	0.97	1.98
Deferred Tax	-	-	-	-	-	(1.57)
(VII) Profit / (Loss) for the period (V - VI)	2.13	2.61	1.54	6.80	2.07	17.62
(VIII) Other Comprehensive Income						
(i) Item that will not be reclassified to profit or loss						
Equity Instrument fair valued through other comprehensive income	-	-	-	-	-	-
(ii) Income Tax relating to above	-	-	-	-	-	-
Other Comprehensive Income (OCI) for the period (net of taxes)	-	-	-	-	-	-
(IX) Total Comprehensive Income for the period (VII + VIII)	2.13	2.61	1.54	6.80	2.07	17.62
(X) Paid-up equity share capital (Face value - ₹ 10/-)	272.03	272.03	272.03	272.03	272.03	272.03
(XI) Other Equity						161.33
(XII) Earnings Per Share (EPS) of ₹10 each (not annualised):						
Basic (₹)	0.08	0.10	0.06	0.25	0.08	0.65
Diluted (₹)	0.08	0.10	0.06	0.25	0.08	0.65

Notes:

- The above financial results which have been prepared in accordance with (Indian Accounting Standard) Rules, 2015 (IND AS) prescribed under section 133 of the Companies Act, 2013 and Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI circular dated July 5, 2016, have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on February, 13, 2023. It has been subjected to limited review by the statutory auditors of the company.
- The Company is primarily engaged in NBFC activities. In terms of Ind AS 108 - 'Operating Segments', the company has one business segment i.e. Financing Activities and related products and all other activities revolve around the said business.
- The full format of these financial results are available on the website of the Stock Exchange at www.mse.i.in and the Company's website at www.jrdfinance.com.
- Previous periods' figures have been regrouped/rearranged wherever necessary.

Place: Kolkata
Dated: February 13, 2023





Independent Auditor's Review Report on the Quarterly Unaudited Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of
JRD Finance Limited

1. We have reviewed the accompanying statement of unaudited financial results of JRD Finance Limited (the "Company") for the quarter and nine months ended December 31, 2022 (the "Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations').

2. The Statement which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. 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 Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we could become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of the Regulation, read with the Circulars, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Place: Kolkata
Date: February 13, 2023

For M/S GUPTA & MANGLIK
Chartered Accountants
Firm Reg. No. 311118E


(CA RAHUL GUPTA)
Partner

Membership Number-065761
UDIN-23065761BGVHXF2161

