

# J R D FINANCE LIMITED

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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, 2020						
Particulars	Quarter ended			Nine months ended		Year ended
	Dec 31, 2020	Sept 30, 2020	Dec 31, 2019	Dec 31, 2020	Dec 31, 2019	March 31, 2020
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
<b>(I) Revenue from Operations</b>						
Interest Income	33.33	37.14	28.33	108.07	77.39	83.86
Dividend Income	-	-	-	-	-	-
Sale of Products	-	-	-	-	0.02	0.02
Profit on Sale of Non-Current Investments	-	9.00	-	9.00	-	-
Net Gain on Sale of Current Investments	-	-	(11.18)	-	0.35	-
<b>Total Income from Operations (net)</b>	<b>33.33</b>	<b>46.14</b>	<b>17.15</b>	<b>117.07</b>	<b>77.76</b>	<b>83.88</b>
(II) Other Income	-	0.32	-	0.32	-	0.01
<b>(III) Total Income (I + II)</b>	<b>33.33</b>	<b>46.46</b>	<b>17.15</b>	<b>117.39</b>	<b>77.76</b>	<b>83.89</b>
<b>(IV) Expenses</b>						
Finance Costs	10.85	8.93	-	28.17	-	0.38
Purchase of Stock-in-trade	-	-	-	-	-	-
Changes in Inventories of Stock-in-trade	-	-	-	-	0.02	0.15
Employee Benefits Expenses	2.22	2.01	1.94	6.24	5.72	7.73
Depreciation, amortization and impairment	-	-	-	-	-	-
Other Expenses	24.80	26.98	55.42	71.85	71.12	225.39
<b>Total Expenses</b>	<b>37.87</b>	<b>37.92</b>	<b>57.36</b>	<b>106.26</b>	<b>76.86</b>	<b>233.65</b>
<b>(V) Profit / (Loss) before tax (III - IV)</b>	<b>(4.54)</b>	<b>8.54</b>	<b>(40.21)</b>	<b>11.13</b>	<b>0.90</b>	<b>(149.76)</b>
<b>(VI) Tax expense</b>						
Current Tax	-	1.10	(9.22)	2.10	0.23	0.45
Deferred Tax	-	(0.15)	-	(0.15)	-	(0.33)
<b>(VII) Profit / (Loss) for the period (V - VI)</b>	<b>(4.54)</b>	<b>7.59</b>	<b>(30.99)</b>	<b>9.18</b>	<b>0.67</b>	<b>(149.88)</b>
<b>(VIII) Other Comprehensive Income</b>						
(i) Item that will not be reclassified to profit or loss						
Equity Instrument fair valued through other comprehensive income	-	(5.17)	189.98	-	13.48	0.60
(ii) Income Tax relating to above	-	-	-	-	-	-
Other Comprehensive Income (OCI) for the period (net of taxes)	-	(5.17)	189.98	-	13.48	0.60
<b>(IX) Total Comprehensive Income for the period (VII + VIII)</b>	<b>(4.54)</b>	<b>2.42</b>	<b>158.99</b>	<b>9.18</b>	<b>14.15</b>	<b>(149.28)</b>
<b>(X) Paid-up equity share capital (Face value - Re. 10/-)</b>	<b>272.03</b>	<b>280.35</b>	<b>280.35</b>	<b>272.03</b>	<b>280.35</b>	<b>280.35</b>
<b>(XI) Other Equity</b>						<b>132.23</b>
<b>(XII) Earnings Per Share (EPS) of Rs.10 each (not annualised):</b>						
Basic (Rs.)	(0.17)	0.27	(1.11)	0.34	0.02	(5.35)
Diluted (Rs.)	(0.17)	0.27	(1.11)	0.34	0.02	(5.35)

## Notes:

- The above financial results which have been prepared in accordance with 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, 2021. The above results have been subjected to Limited Review by the Statutory Auditors.
- The Company is continuously monitoring the situation arising on account of COVID-19 pandemic considering both internal and external information available up to the date of approval of these financial results and assessed the recoverability of carrying value of its assets as on 31 December 2020.
- 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 Reserve Bank of India had cancelled the company's NBFC registration vide order dated 5th October, 2018 issued in terms of Section 45 IA (6) of the Reserve Bank of India Act, 1934 against which the company had preferred an Appeal on 26th November, 2018 before the Appellate Authority, Ministry of Finance, Government of India. The appellate authority had passed order directed the RBI to review its order of cancellation and subsequently the matter has been re-considered and the NBFC registration has been restored vide its letter No.DOS (NBFC). RO.KOL.No 363/03.03.008/2020-21 dated 31st December, 2020 issued in terms of Section 45 IA (6) of the Reserve Bank of India Act, 1934.
- The Board of Directors of the Company at their meeting held on 21.10.2020 have approved the forfeiture of 3,29,700 equity shares of the Company for non-payment of allotment and / or call money due thereon.
- Previous periods' figures have been regrouped/rearranged wherever necessary.

Place: Kolkata

Dated: February 13, 2021

For J R D Finance Limited  
Kolkata  
Himangshu Mondal  
Director  
(DIN No: 06984911)





**Limited Review Report**

To The Board of Directors of  
J R D Finance Limited

1. We have reviewed the accompanying statement of unaudited financial results of **J R D Finance Limited** (the "Company") for the **quarter ended December 31, 2020** and year to date from April 1, 2020 to December 30, 2020 (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.

**For BHANDARI B.C & CO.**

Chartered Accountants

Firm's ICAI Registration No. 311082E

**B.C Bhandari, FCA**

Partner, Membership No. 050196

UDIN: 21050196AAAABE2434

Place : Kolkata

Dated: February 13, 2021

