

# J R D FINANCE LIMITED

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

---

Date: 12.11.2024

To,  
Head – Listing & Compliance,  
**Metropolitan Stock Exchange of India Limited (MSEI)**  
Building A, Unit 205A, 2nd Floor,  
Piramal Agastya Corporate Park,  
L.B.S Road, Kurla West,  
Mumbai - 400 070

**Scrip Code: MSEI- JFL**

**Sub. : Outcome of Board Meeting held as per Regulation 33 of the SEBI( Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir/Madam,

We would like to inform you that Board of Directors at their meeting held on 12<sup>th</sup> November, 2024 has inter-alia considered and approved the following:

- (1) Standalone Unaudited Financial Results of the Company for the quarter and half year ended 30<sup>th</sup> September, 2023, prepared pursuant to Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"). Enclosed herewith a copy of the Limited Review Report dated 12<sup>th</sup> November, 2024, of M/s. Gupta & Manglik, Auditors of the Company with respect to Unaudited Financial Results for the aforesaid period.
- (2) Undertaking regarding Non-Applicability of Statement of Deviation(s) or Variation(s) under Regulation 32 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Meeting commenced at 12:30 P.M IST

Meeting concluded at 1: 30 P.M IST

This is for your information and record.

Thanking you,

Yours truly,

For J R D Finance Ltd.


**Pritha Sinha Pandey**  
(Company Secretary & Compliance officer)

Encl.: As above

**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 six months ended September 30, 2024 (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').

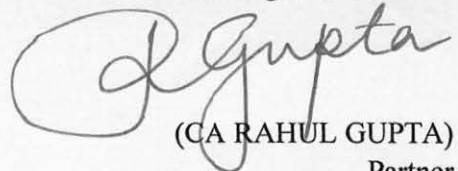
2. The Statement which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under 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 M/S GUPTA & MANGLIK  
Chartered Accountants  
Firm Reg. No. 311118E

Place: Kolkata  
Date: November 12, 2024



(CA RAHUL GUPTA)

Partner

Membership Number-065761  
UDIN-24065761BKEOVR5789



# J R D FINANCE LIMITED

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

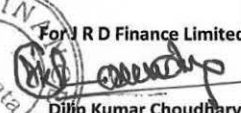
(₹ in Lakh)						
STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED SEPTEMBER 30, 2024						
Particulars	Quarter ended			Half Year ended		Year ended
	Sept 30, 2024	June 30, 2024	Sept 30, 2023	Sept 30, 2024	Sept 30, 2023	March 31, 2024
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
<b>(I) Revenue from Operations</b>						
Interest Income	83.59	78.25	76.13	161.84	150.86	305.32
Dividend Income	-	-	-	-	-	-
Sale of Products	-	-	-	-	-	-
Profit on Sale of Non-Current Investments	-	-	-	-	-	-
Net Gain on Sale of Current Investments	-	-	-	-	-	0.02
<b>Total Income from Operations (net)</b>	<b>83.59</b>	<b>78.25</b>	<b>76.13</b>	<b>161.84</b>	<b>150.86</b>	<b>305.34</b>
(II) Other Income	-	-	0.91	-	0.91	0.89
<b>(III) Total Income (I + II)</b>	<b>83.59</b>	<b>78.25</b>	<b>77.04</b>	<b>161.84</b>	<b>151.77</b>	<b>306.23</b>
<b>(IV) Expenses</b>						
Finance Costs	45.61	41.97	40.32	87.58	80.37	152.43
Purchase of Stock-in-trade	-	-	-	-	-	-
Changes in Inventories of Stock-in-trade	-	-	-	-	-	-
Employee Benefits Expenses	2.74	2.20	1.75	4.94	3.68	7.55
Depreciation, amortization and impairment	-	-	-	-	-	-
Other Expenses	32.26	30.63	33.12	62.89	62.41	137.59
<b>Total Expenses</b>	<b>80.61</b>	<b>74.80</b>	<b>75.19</b>	<b>155.41</b>	<b>146.46</b>	<b>297.57</b>
<b>(V) Profit / (Loss) before tax (III - IV)</b>	<b>2.98</b>	<b>3.45</b>	<b>1.85</b>	<b>6.43</b>	<b>5.31</b>	<b>8.66</b>
<b>(VI) Tax expense</b>						
Current Tax	0.65	0.90	0.65	1.55	1.51	2.15
Income tax for earlier year	-	-	(0.21)	-	(0.21)	-
Deferred Tax	-	-	-	-	-	(0.03)
<b>(VII) Profit / (Loss) for the period (V - VI)</b>	<b>2.33</b>	<b>2.55</b>	<b>1.41</b>	<b>4.88</b>	<b>4.01</b>	<b>6.54</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	-	-	-	-	-	-
(ii) Income Tax relating to above	-	-	-	-	-	-
<b>Other Comprehensive Income (OCI) for the period (net of taxes)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>(IX) Total Comprehensive Income for the period (comprising of Profit and Other Comprehensive Income for the year) (VII + VIII)</b>	<b>2.33</b>	<b>2.55</b>	<b>1.41</b>	<b>4.88</b>	<b>4.01</b>	<b>6.54</b>
<b>(X) Paid-up equity share capital (Face value - Re. 10/-)</b>	<b>272.03</b>	<b>272.03</b>	<b>272.03</b>	<b>272.03</b>	<b>272.03</b>	<b>272.03</b>
<b>(XI) Other Equity</b>						171.60
<b>(XII) Earnings Per Share (EPS) of Rs.10 each (not annualised):</b>						
Basic (Rs.)	0.09	0.09	0.05	0.18	0.15	0.24
Diluted (Rs.)	0.09	0.09	0.05	0.18	0.15	0.24

#### 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 respective meeting held on November, 12, 2024. 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.in and the Company's website at www.jrdfinance.com
- Previous periods' figures have been regrouped/rearranged wherever necessary.

Place: Kolkata  
 Dated: November 12, 2024



For J R D Finance Limited  
  
 Dilip Kumar Choudhary  
 Director  
 (DIN No: 00080390)

## J R D FINANCE LIMITED

### STATEMENT OF ASSETS AND LIABILITIES

(₹ in Lakh)

	Particulars	As at September 30, 2024	As at March 31, 2024
	<b>ASSETS</b>		
<b>(I)</b>	<b>Financial Assets</b>		
(a)	Cash and Cash Equivalent	63.12	42.81
(b)	Loans	4,146.29	3,560.81
(c)	Investments	0.22	0.22
(c)	Other Financial assets	-	-
		4,209.63	3,603.84
<b>(II)</b>	<b>Non Financial Assets</b>		
(a)	Inventories	0.51	0.51
(b)	Current Tax Assets (Net)	36.63	36.66
(c)	Deffered Tax Assets (Net)	9.87	9.87
(c)	Other Non Financial Assets	-	-
		47.01	47.04
	<b>Total Assets</b>	<b>4,256.64</b>	<b>3,650.88</b>
	<b>LIABILITIES AND EQUITY</b>		
	<b>LIABILITIES</b>		
<b>(I)</b>	<b>Financial Liabilities</b>		
(a)	Payables		
	(I) Trade Payables		
	(i) Total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) Total outstanding dues of creditors other than micro and small enterprises	-	-
	(II) Other Payables		
	(i) Total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) Total outstanding dues of creditors other than micro and small enterprises	10.71	7.48
(b)	Borrowings (Other than Debt Securities)	1,767.91	1,161.46
(c)	Subordinated Liabilities	2,000.00	2,000.00
(d)	Other Financial Liabilities	-	-
		3,778.62	3,168.94
<b>(II)</b>	<b>Non Financial Liabilities</b>		
(a)	Current Tax Liabilities (net)	-	-
(b)	Provisions	29.43	29.43
(c)	Deferred Tax Liabilities (net)	-	-
(d)	Other Non Financial Liabilities	0.08	8.88
		29.51	38.31
<b>(III)</b>	<b>Equity</b>		
(a)	Equity Share Capital	272.03	272.03
(b)	Other Equity	176.48	171.60
		448.51	443.63
	<b>Total Liabilities and Equity</b>	<b>4,256.64</b>	<b>3,650.88</b>



**J R D FINANCE LIMITED**

**STATEMENT OF CASH FLOW FOR HALF YEAR ENDED SEPTEMBER 30, 2024**

(₹ in Lakh)

	For the half year ended September 30, 2024	For the half year ended September 30, 2023
<b>A. CASH FLOW FROM OPERATING ACTIVITIES</b>		
Profit before Tax	6.43	5.31
Add : Finance Costs	87.58	80.37
Loans and advances written off	-	-
	<b>94.01</b>	<b>85.68</b>
Less: Interest Income other than Loans and Advances	-	0.91
Profit on sale of Investments	-	-
Provisions / Liabilities no longer required written back	-	0.91
<b>Operating Profit before Working Capital changes</b>	<b>94.01</b>	<b>84.77</b>
(Increase)/ Decrease in loans and advances and other assets	(585.48)	(72.29)
Increase/ (Decrease) in Trade Payable	(5.57)	-
(Increase)/ Decrease in Inventories	-	-
Increase/ (Decrease) Liabilities/ Provisions	-	(4.73)
	<b>(591.05)</b>	<b>(77.02)</b>
<b>Cash generated from Operations</b>	<b>(497.04)</b>	<b>7.75</b>
Less: Direct Taxes paid (Net)	1.52	(1.25)
<b>Net cash flow from Operating activities</b>	<b>(498.56)</b>	<b>9.00</b>
<b>B. CASH FLOW FROM INVESTING ACTIVITIES</b>		
Interest Income other than Loans and Advances	-	0.91
(Purchase) / Sale of Investments	-	-
Profit on sale of Investments	-	0.91
<b>Net Cash flow from Investing activities</b>	<b>-</b>	<b>0.91</b>
<b>C. CASH FLOW FROM FINANCING ACTIVITIES</b>		
Proceeds/(Repayments) from short term borrowings (net)	606.45	86.91
Proceeds/(Repayments) from Debt Securities (net)	-	-
Interest and other borrowing cost paid	(87.58)	(80.37)
<b>Net cash flow from Financing activities</b>	<b>518.87</b>	<b>6.54</b>
Cash and Cash equivalents (A+B+C)	<b>20.31</b>	<b>16.45</b>
Cash and Cash equivalents as at April 01	42.81	5.98
<b>Cash and Cash equivalents as at September 30</b>	<b>63.12</b>	<b>22.43</b>

Note :

- The above Statement of Cash Flows has been prepared under the 'Indirect Method' as set out in Ind AS 7, 'Statement of Cash Flows' as notified under Companies Act, 2013.



# J R D FINANCE LIMITED

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

---

Date: 12<sup>th</sup> November, 2024

To,  
Head – Listing & Compliance,  
**Metropolitan Stock Exchange of India Limited (MSEI)**  
Building A, Unit 205A, 2nd Floor,  
Piramal Agastya Corporate Park,  
L.B.S Road, Kurla West,  
Mumbai - 400 070

Symbol: MSEI - JFL


**Sub. : Undertaking regarding Non-Applicability of Statement for Deviation(s) or Variation(s) under Regulation 32 of SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015.**

Dear Sir/Madam,

This is to inform you that the Regulation 32 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015, statement of deviation and variation for proceeds of public issue, Qualified Institutions Placement (QIP) etc. are not applicable for our Company M/s. J R D Finance Limited for the quarter ended 30<sup>th</sup> September, 2024,

This is for your information and record.

Thanking You,  
For J R D Finance Limited

  
**Pritha Sinha Pandey**  
(Company Secretary & Compliance officer)