

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

Date: 14.11.2025

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 14th November, 2025 has inter-alia considered and approved the following:

- (1) Standalone Unaudited Financial Results of the Company for the quarter and half year ended 30th September, 2025, 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 14th November, 2025, 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 1:00 P.M IST
Meeting concluded at 2: 00 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

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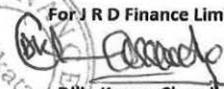
(₹ in Lakh)						
STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED SEPTEMBER 30, 2025						
Particulars	Quarter ended			Half Year ended		Year ended
	Sept 30, 2025	June 30, 2025	Sept 30, 2024	Sept 30, 2025	Sept 30, 2024	March 31, 2025
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
(I) Revenue from Operations						
Interest Income	85.32	79.54	83.59	164.86	161.84	324.67
Dividend Income	-	-	-	-	-	0.01
Sale of Products	-	-	-	-	-	-
Profit on Sale of Non-Current Investments	-	-	-	-	-	-
Net Gain on Sale of Current Investments	-	-	-	-	-	-
Total Income from Operations (net)	85.32	79.54	83.59	164.86	161.84	324.68
(II) Other Income	0.10	-	-	0.10	-	0.33
(III) Total Income (I + II)	85.42	79.54	83.59	164.96	161.84	325.01
(IV) Expenses						
Finance Costs	37.26	33.86	45.61	71.12	87.58	164.42
Purchase of Stock-in-trade	-	-	-	-	-	-
Changes in Inventories of Stock-in-trade	-	-	-	-	-	-
Employee Benefits Expenses	4.89	3.70	2.74	8.59	4.94	10.34
Depreciation, amortization and impairment	1.48	1.48	-	2.96	-	0.99
Other Expenses	38.97	36.64	32.25	75.61	62.89	137.08
Total Expenses	82.60	75.68	80.61	158.28	155.41	312.83
(V) Profit / (Loss) before tax (III - IV)	2.82	3.86	2.98	6.68	6.43	12.18
(VI) Tax expense						
Current Tax	0.75	1.00	0.65	1.75	1.55	2.86
Income tax for earlier year	-	-	-	-	-	0.02
Deferred Tax	-	-	-	-	-	0.21
(VII) Profit / (Loss) for the period (V - VI)	2.07	2.86	2.33	4.93	4.88	9.09
(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 (comprising of Profit and Other Comprehensive Income for the year) (VII + VIII)	2.07	2.86	2.33	4.93	4.88	9.09
(X) Paid-up equity share capital (Face value - Re. 10/-)	337.03	337.03	272.03	337.03	272.03	337.03
(XI) Other Equity						440.69
(XII) Earnings Per Share (EPS) of Rs.10 each (not annualised):						
Basic (Rs.)	0.06	0.08	0.09	0.14	0.18	0.33
Diluted (Rs.)	0.06	0.08	0.09	0.14	0.18	0.33

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, 14, 2025. It has been subjected to limited review by the statutory auditors of the company.
- The Company is engaged in providing assistance to Corporate Bodies through Syndication of loans from various Bodies Corporate/Banks and Financial Institutions. In term of Ind AS 108 "Operating Segment", the Company has one business segment i.e. Financing Activities and related products and all other
- 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: November 14, 2025

For J R D Finance Limited

Dilip Kumar Choudhary
 Whole time 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, 2025
	ASSETS		
(I)	Financial Assets		
(a)	Cash and Cash Equivalent	3.07	43.58
(b)	Loans	4,264.43	3,539.50
(c)	Investments	0.22	0.22
(c)	Other Financial assets	-	-
		4,267.72	3,583.30
(II)	Non Financial Assets		
(a)	Inventories	0.51	0.51
(b)	Property, Plant and equipment	31.54	34.49
(c)	Current Tax Assets (Net)	48.82	44.40
(d)	Defferred Tax Assets (Net)	9.66	9.67
(e)	Other Non Financial Assets	-	-
		90.53	89.07
	Total Assets	4,358.25	3,672.37
	LIABILITIES AND EQUITY		
	LIABILITIES		
(I)	Financial Liabilities		
(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	13.64	9.13
(b)	Borrowings (Other than Debt Securities)	1,532.53	848.65
(c)	Subordinated Liabilities	2,000.00	2,000.00
(d)	Other Financial Liabilities	-	-
		3,546.17	2,857.78
(II)	Non Financial Liabilities		
(a)	Current Tax Liabilities (net)	-	-
(b)	Provisions	29.43	29.43
(c)	Deferred Tax Liabilities (net)	-	-
(d)	Other Non Financial Liabilities	-	7.44
		29.43	36.87
(III)	Equity		
(a)	Equity Share Capital	337.03	337.03
(b)	Other Equity	445.62	440.69
		782.65	777.72
	Total Liabilities and Equity	4,358.25	3,672.37



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J R D FINANCE LIMITED

STATEMENT OF CASH FLOW FOR HALF YEAR ENDED SEPTEMBER 30, 2025

(₹ in Lakh)

	For the half year ended September 30, 2025	For the half year ended September 30, 2024
A. CASH FLOW FROM OPERATING ACTIVITIES		
Profit before Tax	6.68	6.43
Add : Finance Costs	71.12	87.58
Depreciation	2.96	-
Loans and advances written off	-	74.08
	80.76	94.01
Less: Interest Income other than Loans and Advances	0.10	-
Profit on sale of Investments	-	-
Provisions / Liabilities no longer required written back	-	0.10
Operating Profit before Working Capital changes	80.66	94.01
(Increase)/ Decrease in loans and advances and other assets	(724.93)	(585.48)
Increase/ (Decrease) in Trade Payable	4.51	(5.57)
(Increase)/ Decrease in Inventories	-	-
Increase/ (Decrease) Liabilities/ Provisions	(7.44)	(591.05)
Cash generated from Operations	(647.20)	(497.04)
Less: Direct Taxes paid (Net)	6.17	1.52
Net cash flow from Operating activities	(653.37)	(498.56)
B. CASH FLOW FROM INVESTING ACTIVITIES		
Interest Income other than Loans and Advances	0.10	-
(Purchase) / Sale of Investments	-	-
Profit on sale of Investments	-	0.10
Net Cash flow from Investing activities	0.10	-
C. CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds/(Repayments) from short term borrowings (net)	683.88	606.45
Proceeds/(Repayments) from Debt Securities (net)	-	-
Interest and other borrowing cost paid	(71.12)	(87.58)
Net cash flow from Financing activities	612.76	518.87
Cash and Cash equivalents (A+B+C)	(40.51)	20.31
Cash and Cash equivalents as at April 01	43.58	42.81
Cash and Cash equivalents as at September 30	3.07	63.12

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.



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, 2025 (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').

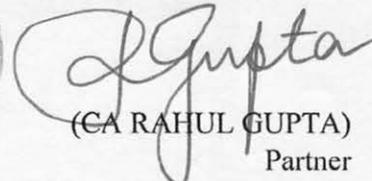
2. The Statement which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under 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: November 14, 2025

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



(CA RAHUL GUPTA)
Partner

Membership Number-065761
UDIN-25065761BMNRLB7274

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Date: 14th November, 2025

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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 30th September, 2025.

This is for your information and record

Thanking You,
For J R D Finance Limited

Pritha Sinha Pandey
(Company Secretary & Compliance officer)