

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: 29.05.2026

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 29th May, 2026 has inter-alia considered and approved the following:

- (1) Standalone Audited Financial Results of the Company for the quarter and financial year ended 31st March, 2026, prepared pursuant to Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"). Enclosed herewith a copy of the said financial results along with a copy of Auditor's Report dated 29th May, 2026 of M/s. Gupta Manglik & Co., Auditors of the Company.
- (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
- (3) Declaration pursuant to Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- (4) Approval of Directors Report for the financial year ended 31st March, 2026.

Meeting commenced at 12:30 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 Limited

Pritha Sinha Pandey
(Company Secretary & Compliance officer)

Encl.: As above

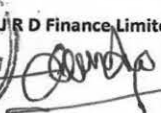
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(₹ in Lakh)					
STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026					
Particulars	Quarter ended			Year ended	
	March 31, 2026	Dec 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
	(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
(I) Revenue from Operations					
Interest Income	77.59	93.19	78.12	335.64	324.67
Dividend Income	0.01	0.01	-	0.02	0.01
Sale of Shares/fair value	-	-	-	-	-
Net Gain on sale of investments	-	-	-	-	-
Total Income from Operations (net)	77.60	93.20	78.12	335.66	324.68
(II) Other Income	0.97	-	-	1.07	0.33
(III) Total Income (I + II)	78.57	93.20	78.12	336.73	325.01
(IV) Expenses					
Finance Costs	45.10	53.38	30.98	169.60	164.42
Purchase of Stock-in-trade	-	-	-	-	-
Changes in Inventories of Stock-in-trade	-	-	-	-	-
Employee Benefits Expenses	4.24	4.59	2.88	17.42	10.34
Depreciation, amortization and impairment	1.48	1.47	0.99	5.91	0.99
Other Expenses	26.41	31.10	41.92	133.12	137.08
Total Expenses	77.23	90.54	76.77	326.05	312.83
(V) Profit / (Loss) before tax (III - IV)	1.34	2.66	1.35	10.68	12.18
(VI) Tax expense					
-Current	0.64	0.65	0.41	3.04	2.86
-Income tax for earlier years	-	-	0.02	-	0.02
-Deferred	-	-	0.21	-	0.21
(VII) Profit / (Loss) for the period (V - VI)	0.70	2.01	0.71	7.64	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 (VII + VIII)	0.70	2.01	0.71	7.64	9.09
(X) Paid-up equity share capital (Face value - ₹ 10/-)	337.03	337.03	337.03	337.03	337.03
(XI) Other Equity	-	-	-	448.33	440.69
(XII) Earnings Per Share (EPS) of Rs.10 each					
Basic (₹)	0.02	0.06	0.02	0.23	0.33
Diluted (₹)	0.02	0.06	0.02	0.23	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 May, 29, 2026 and the audited results for the year ended March 31, 2026 have been duly audited by the statutory auditor 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 activities revolve around the said business.
 - Figures for the last quarter are balancing figures between Audited Figures in respect of full financial year and the un-audited published year to date figures upto the third quarter of the finance year.
 - The full format of these financial results are available on the website of the Stock Exchange at www.msei.in and the Company's website at www.jrdfinance.com.
 - Previous period's figures have been regrouped / rearranged wherever necessary.



For J R D Finance Limited

 Dilip Kumar Choudhary
 Whole time Director
 (DIN No: 00080390)

Place: Kolkata
 Dated: May 29, 2026

STATEMENT OF ASSETS AND LIABILITIES AS AT 31ST MARCH, 2026

(₹ in Lakh)

	Particulars	As at 31.03.2026 (Audited)	As at 31.03.2025 (Audited)
	ASSETS		
(I)	Financial Assets		
(a)	Cash and Cash Equivalent	42.90	43.58
(b)	Loans	4,471.26	3,539.50
(c)	Investments	0.26	0.22
(d)	Other Financial assets	-	-
		4,514.42	3,583.30
(II)	Non Financial Assets		
(a)	Inventories	0.51	0.51
(b)	Property, Plant and Equipment	28.58	34.49
(b)	Current Tax Assets (Net)	55.94	44.40
(c)	Deferred Tax Assets (Net)	9.67	9.67
(c)	Other Financial Assets	-	-
		94.70	89.07
	Total Assets	4,609.12	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	5.06	9.13
(b)	Borrowings (Other than Debt Securities)	1,782.38	848.65
(c)	Subordinated Liabilities	2,000.00	2,000.00
(d)	Other Financial Liabilities	-	-
		3,787.44	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	6.89	7.44
		36.32	36.87
(III)	Equity		
(a)	Equity Share Capital	337.03	337.03
(b)	Other Equity	448.33	440.69
		785.36	777.72
	Total Liabilities and Equity	4,609.12	3,672.37



STATEMENT OF CASH FLOWS FOR THE FINANCIAL YEAR ENDED 31ST MARCH, 2026

(₹ in Lakh)

	For the Year ended 31.03.2026 (Audited)	For the Year ended 31.03.2025 (Audited)
A. CASH FLOW FROM OPERATING ACTIVITIES		
Profit before Tax	10.68	12.18
Add : Finance Costs	169.60	164.42
Depreciation	5.91	0.99
Loan and advances written off	-	-
Contingent Provision against Standard Assets	-	0.84
	175.51	166.25
	186.19	178.43
Less: Provision against standard assets written back	-	-
Dividend Income from Investments	0.02	0.01
Net gain on fair value changes	0.03	-
	0.05	0.01
Operating Profit before Working Capital changes	186.14	178.42
(Increase)/ Decrease in loans and advances and other assets	(931.76)	20.47
(Increase)/ Decrease in Inventories	-	-
Increase/ (Decrease) in Trade and Other Payables	(4.62)	0.21
Increase/ (Decrease) Liabilities/ Provisions	-	-
	(936.38)	20.68
Cash generated from Operations	(750.24)	199.10
Less: Direct Taxes paid (Net)	14.63	10.63
Net cash flow from Operating activities	(764.87)	188.47
B. CASH FLOW FROM INVESTING ACTIVITIES		
(Purchase)/ Sale of Investments (Net)	-	-
(Purchase) / sale of Property, plant and equipment (net)	-	(35.48)
Dividend received	0.02	0.01
Net gain on fair value changes	0.03	-
	0.05	(35.47)
Net Cash flow from Investing activities	0.05	(35.47)
C. CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issue of equity shares	-	325.00
Proceeds/(Repayments) from short term borrowings (net)	933.74	(312.81)
Interest and other borrowing cost paid	(169.60)	(164.42)
	764.14	(152.23)
Net cash flow from Financing activities	764.14	(152.23)
Cash and Cash equivalents (A+B+C)	(0.68)	0.77
Cash and Cash equivalents as at end of the year	43.58	42.81
Cash and Cash equivalents as at the beginning of the year	42.90	43.58

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 AUDITORS' REPORT

The Board of Directors of JRD Finance Limited

Report on the audit of the Standalone Annual Financial Results

Opinion

We have audited the accompanying standalone financial results of JRD Finance Limited ('the Company') for the year ended March 31, 2026 and the notes thereon (hereinafter referred to as the "Financial Results") attached herewith, being compiled by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"). The financial result has been initialed by us for the purpose of identification.

In our opinion and to the best of our information and according to the explanations given to us, these Standalone financial results:

- i. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards and other accounting principles generally accepted in India of the net profit for the year ended March 31, 2026 and other comprehensive income and other financial information for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 (the Act). Our responsibilities under those Standards are further described in the Auditors' Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the annual financial results.

Management's Responsibilities for the Standalone Financial Results

These standalone financial results have been prepared on the basis of the standalone annual financial statements. The Company's Board of Directors are responsible for the preparation of these financial results that give a true and fair view of the net profit for the year ended March 31, 2026 and other comprehensive income and other financial information of the company in accordance with the recognition and measurement principles laid down in Indian Accounting Standard prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This



responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditors' Responsibilities for the Audit of the Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing an opinion whether the company has adequate internal financial controls with respect to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the



audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the financial results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial results.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

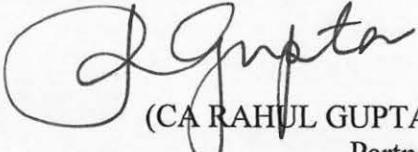
Other Matters

These financial results include the results for the quarter ended March 31, being the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto December 31 of the relevant financial year. These figures were subject to limited review by us as required under the Listing Regulations.

Place: Kolkata
Date: May 29, 2026



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


(CA RAHUL GUPTA)
Partner
Membership Number-065761
UDIN- 26065761ADOF1H1512

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Date: 29th May, 2026

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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. JRD Finance Limited for the quarter ended 31st March, 2026.

This is for your information and record

Thanking You,
For JRD Finance Limited

Pritha Sinha Pandey
(Company Secretary & Compliance officer)

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Declaration pursuant to Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 33(3)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we declare that the Statutory Auditors of the Company, M/s. Gupta & Manglik, Chartered Accountants (Firm Registration No. - 311118E) have issued an Audit Report on Audited Financial Results of the Company for the financial year ended March 31, 2026 with unmodified opinion.


Himangshu Mondal
Chief Financial Officer

Date: 29.05.2026

Place: Kolkata