

# 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: 10<sup>th</sup> February, 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 30 and 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 10<sup>th</sup> February, 2026 has considered and approved inter-alia the following businesses:

- (i) The Standalone Unaudited Financial Results of the Company for the quarter and Nine months ended 31<sup>st</sup> December, 2025, prepared pursuant to Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”). Enclosed please find herewith a copy of the Unaudited Financial Results of the Company for the quarter and Nine months ended 31<sup>st</sup> December, 2025 alongwith a copy of the Limited Review Report dated 10<sup>th</sup> February, 2026, of M/s. Gupta & Manglik, Auditors of the Company with respect to Unaudited Financial Results for the aforesaid period.
- (ii) Undertaking regarding Non-Applicability of Statement of Deviation(s) or Variation(s) under Regulation 32 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- (iii) On the recommendations of the Nomination & Remuneration Committee the Board of Directors of the Company at their meeting held today, i.e. Tuesday, 10 February, 2026 approved the appointment of Mr. Soumen Mukherjee (DIN: 07453778) as an Additional Non-Executive Independent Director of the Company with effect from 10 February, 2026 for a term of 5 consecutive years commencing from 10<sup>th</sup> February, 2026 to 9<sup>th</sup> February, 2031, subject to the approval of Shareholders.

The disclosure as required under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular No. SEBI/HO/CFD/CFDPoD-1/P/CIR/2023/123 dated July 13, 2023, is enclosed as *Annexure I*

Meeting commenced at 2:00 P.M IST  
Meeting concluded at 3:00 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

**Annexure- I**

**THE BREIF PROFILE OF MR. SOUMEN MUKHERJEE**

<b>Sl. No.</b>	<b>Particulars</b>	<b>Disclosure</b>
1	Reason for Change viz. appointment	Appointment of Mr. Soumen Mukherjee as an Additional director (Independent Category) of the Company.
2.	Date of Appointment/ <del>cessation</del> {as applicable}	with effect from 10 <sup>th</sup> February, 2026.
3.	Qualification	B.A.
4.	Term of Appointment	Appointed as an Additional Director (Independent Category) of the Company for a period of 5 (five) years subject to approval of shareholders at ensuing general meeting.
5.	Brief Profile	Mr. Soumen Mukherjee holds a bachelor's degree in Arts He has more than seventeen years of experience in the field of administrative and banking matters
6.	Relationship with Directors/Key managerial Personnel	Mr. Soumen Mukherjee is not related to any Director/ Key managerial Personnel of the Company.
7.	Information required pursuant to MSEI Circular with Ref.No. MSE/LIST/CIR/2018/118	Mr. Soumen Mukherjee is not debarred from holding the office of director by virtue of any order of securities and Exchange Board of India (SEBI) or any other such authority.
8.	Name of the listed entities in which the appointing director holds directorship and membership of Board committee, if any.	Nil



# GUPTA & MANGLIK

CHARTERED ACCOUNTANTS

CA. U.K. GUPTA, B.COM. FCA  
CA. A.K. MANGLIK, B.COM(HONS), FCA  
CA. RAHUL GUPTA, B.COM(HONS), FCA, DISA(ICAI)  
CA. NAMAN MANGLIK, B.COM(HONS), ACA

PHONE : 4063-3630  
1/1A, BIPLABI ANUKUL CHANDRA STREET  
(PRINCEP STREET), 4<sup>TH</sup> FLOOR  
KOLKATA-700 072  
[guptamanglik@rediffmail.com](mailto:guptamanglik@rediffmail.com)  
PAN - AACFG9079P

## 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, 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: 10<sup>th</sup> February, 2026

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

  
(CA RAHUL GUPTA)  
Partner

Membership Number-065761  
UDIN-26065761 W GK H ME 8448



# J R D FINANCE LIMITED

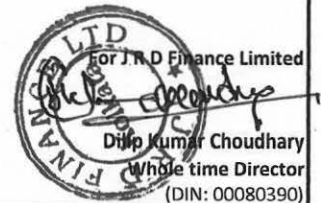
Regd. Off. : 1/1A, Biplabi Anukul Chandra Street, 5<sup>th</sup> Floor, Room No. -5G, Kolkata - 700 072  
Tel. : +91 33 4006 6062; Email Id : fin.jrd@gmail.com; Website : www.jrdfinance.com  
CIN : L65999WB1993PLC058107

(₹ in Lakh)						
STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025						
Particulars	Quarter ended			Nine months ended		Year ended
	Dec 31, 2025	Sept 30, 2025	Dec 31, 2024	Dec 31, 2025	Dec 31, 2024	March 31, 2025
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
<b>(I) Revenue from Operations</b>						
Interest Income	93.19	85.32	84.71	258.05	246.55	324.67
Dividend Income	0.01	-	0.01	0.01	0.01	0.01
Sale of Shares	-	-	-	-	-	-
Net Gain on fair value changes	-	-	-	-	-	-
<b>Total Income from Operations (net)</b>	<b>93.20</b>	<b>85.32</b>	<b>84.72</b>	<b>258.06</b>	<b>246.56</b>	<b>324.68</b>
(II) Other Income	-	0.10	0.33	0.10	0.33	0.33
<b>(III) Total Income (I + II)</b>	<b>93.20</b>	<b>85.42</b>	<b>85.05</b>	<b>258.16</b>	<b>246.89</b>	<b>325.01</b>
<b>(IV) Expenses</b>						
Finance Costs	53.38	37.26	45.86	124.50	133.44	164.42
Purchase of Stock-in-trade	-	-	-	-	-	-
Changes in Inventories of Stock-in-trade	-	-	-	-	-	-
Employee Benefits Expenses	4.59	4.89	2.52	13.18	7.46	10.34
Depreciation, amortization and impairment	1.47	1.48	-	4.43	-	0.99
Other Expenses	31.10	38.97	32.27	106.71	95.16	137.08
<b>Total Expenses</b>	<b>90.54</b>	<b>82.60</b>	<b>80.65</b>	<b>248.82</b>	<b>236.06</b>	<b>312.83</b>
<b>(V) Profit / (Loss) before tax (III - IV)</b>	<b>2.66</b>	<b>2.82</b>	<b>4.40</b>	<b>9.34</b>	<b>10.83</b>	<b>12.18</b>
<b>(VI) Tax expense</b>						
Current Tax	0.65	0.75	0.90	2.40	2.45	2.86
Income Tax for earlier year	-	-	-	-	-	0.02
Deferred Tax	-	-	-	-	-	0.21
<b>(VII) Profit / (Loss) for the period (V - VI)</b>	<b>2.01</b>	<b>2.07</b>	<b>3.50</b>	<b>6.94</b>	<b>8.38</b>	<b>9.09</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	-	-	-	-	-	-
Other Comprehensive Income (OCI) for the period (net of taxes)	-	-	-	-	-	-
<b>(IX) Total Comprehensive Income for the period (VII + VIII)</b>	<b>2.01</b>	<b>2.07</b>	<b>3.50</b>	<b>6.94</b>	<b>8.38</b>	<b>9.09</b>
<b>(X) Paid-up equity share capital (Face value - ₹ 10/-)</b>	<b>337.03</b>	<b>337.03</b>	<b>272.03</b>	<b>337.03</b>	<b>272.03</b>	<b>337.03</b>
<b>(XI) Other Equity</b>						
Earnings Per Share (EPS) of ₹10 each (not annualised):						
Basic (₹)	0.06	0.06	0.13	0.20	0.31	0.33
Diluted (₹)	0.06	0.06	0.13	0.20	0.31	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 meeting held on 10th February 2026. It has been subjected to limited review by the statutory auditors of the company.
- The Company is engaged in NBFC activities providing assistance to Corporate Bodies through Syndication of loans from various Bodies Corporate/Banks and Financial Institutions 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.msei.in and the Company's website at www.jrdfinance.com.
- Previous periods' figures have been regrouped/rearranged wherever necessary.

Place: Kolkata  
Dated: February 10, 2026



# 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: 10<sup>th</sup> February, 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

**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 31<sup>st</sup> December, 2025.

This is for your information and record

Thanking You,  
For JRD Finance Limited

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