



## **Namra Finance Limited**

502-503, SAKAR III, OPP. OLD HIGH COURT, OFF ASHRAM ROAD, AHMEDABAD-380 014. GUJARAT, INDIA  
PH. : +91-79-40507000 e-mail : ho@namrafinance.com Website : namrafinance.com

To,  
BSE Limited  
P. J. Tower,  
Dalal Street,  
Mumbai-400001

Date: November 13, 2024

Dear Sir,

**SUB: UNAUDITED FINANCIAL RESULTS WITH LIMITED REVIEW FOR THE QUARTER AND HALF YEAR  
ENDED ON SEPTEMBER 30, 2024**

Pursuant to Regulation 52(2) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, we hereby submit Unaudited Financial Results for the quarter and half year ended on September 30, 2024 as reviewed by audit committee and approved by Board of Directors in its meeting held on November 13, 2024.

The statutory auditor has also carried out a limited review. The Limited Review Certificate of M/s Samir M. Shah & Associates, on Unaudited Financial Results for the quarter and half year ended on September 30, 2024 is also forwarded herewith.

Information as required under Regulation 52(4) of SEBI (Listing Obligations & Disclosure Requirements), Regulations, 2015 is also attached herewith.


The meeting conducted at 2.00 p.m. and concluded at 03.00 p.m.

Kindly take this on your record.

Thanking you,

Yours faithfully,

**For, Namra Finance Limited**

  
Jayendra Patel  
Managing Director  
(DIN: 00011814)



Wholly owned subsidiary of Arman Financial Services Limited

CIN : U65999GJ2012PLC069596

# **SAMIR M. SHAH & ASSOCIATES**

## **Chartered Accountants**

"Heaven", 8, Western Park Society, Nr. TRP Mall,  
Bopal, Ahmedabad – 380058

Phone : +91- 76220 12032

E-mail : samir@smshah.co.in

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### **LIMITED REVIEW REPORT ON UNAUDITED QUARTERLY FINANCIAL RESULTS OF NAMRA FINANCE LIMITED UNDER REGULATION 52(2) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015**

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To

**Board of Directors of  
Namra Finance Limited**

1. We have reviewed the accompanying Statement of Unaudited Financial Results of Namra Finance Limited (the "Company"), for the quarter and six month ended September 30, 2024 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 52(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Company's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting' ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'SEBI Listing Regulations'). Our responsibility is to issue a report 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 is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



4. Based on our review conducted as stated in paragraph 3 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 and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

**Place: Ahmedabad**  
**Date: 13.11.2024**



**For, Samir M Shah & Associates**  
**Chartered Accountants,**  
**[Firm Regd. No. 122377W]**

**(Samir M Shah)**

**Partner**

**[M. No. 111052]**

**UDIN: 24111052BKBSBX2516**



# Namra Finance Limited

Reg. off: 502-503, SAKAR III, OPP. OLD HIGH COURT, AHMEDABAD-380014

CIN:U65999GJ2012PLC069596 Ph-079-40507000; E-mail: ho@namrafinance.com; Website: www.namrafinance.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER / HALF YEAR ENDED SEPTEMBER 30, 2024

(Rs. In Lakhs except per share data)

Sr.No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2024	30.06.2024	30.09.2023	30.09.2024	30.09.2023	31.03.2024
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>1</b>	<b>Income from operations</b>						
	a. Revenue from Operations						
	i. Interest Income based on Effective Interest Method	11,964.84	12,819.29	11,776.04	24,784.13	22,387.81	47,070.28
	ii. Gain on Assignment of Financial Assets	1,202.68	958.71	195.92	2,161.39	1,025.96	3,475.54
	iii. Fees and Commission Income	527.39	495.12	493.40	1,022.50	941.08	1,917.19
	iv. Net Gain on Fair Value Changes	107.84	37.92	196.91	145.76	339.67	550.84
	<b>Total revenue from Operations</b>	<b>13,802.74</b>	<b>14,311.04</b>	<b>12,662.27</b>	<b>28,113.78</b>	<b>24,694.52</b>	<b>53,013.85</b>
	b. Other Income	-	-	-	-	-	10.92
	<b>Total Income</b>	<b>13,802.74</b>	<b>14,311.04</b>	<b>12,662.27</b>	<b>28,113.78</b>	<b>24,694.52</b>	<b>53,024.77</b>
<b>2</b>	<b>Expenses</b>						
	a. Finance cost	5,412.78	5,680.43	5,587.82	11,093.21	10,890.92	22,210.38
	b. Impairment losses on financial assets	4,751.61	3,860.39	951.40	8,612.00	2,159.79	5,785.84
	c. Employees benefits expense	1,814.45	1,632.74	1,121.27	3,447.19	2,075.30	4,701.35
	d. Depreciation and amortisation expense	34.95	33.38	31.71	68.32	60.42	123.49
	e. Other expenses	768.11	594.33	370.97	1,362.44	861.65	1,963.93
	<b>Total Expenses</b>	<b>12,781.90</b>	<b>11,801.28</b>	<b>8,063.17</b>	<b>24,583.17</b>	<b>16,048.09</b>	<b>34,784.99</b>
<b>3</b>	<b>Profit / (Loss) before an Exceptional and Tax (1-2)</b>	<b>1,020.85</b>	<b>2,509.76</b>	<b>4,599.11</b>	<b>3,530.61</b>	<b>8,646.43</b>	<b>18,239.78</b>
<b>4</b>	Exceptional Items	-	-	-	-	-	-
<b>5</b>	<b>Profit / (Loss) before Tax (3 - 4)</b>	<b>1,020.85</b>	<b>2,509.76</b>	<b>4,599.11</b>	<b>3,530.61</b>	<b>8,646.43</b>	<b>18,239.78</b>
<b>6</b>	<b>Tax Expense (net)</b>						
	- Current tax	572.00	841.00	1,390.00	1,413.00	2,345.00	4,925.00
	- Short / (excess) Provision of Income Tax of earlier years	-	-	-	-	-	2.82
	- Deferred tax liability / (asset)	(187.07)	(230.58)	(77.82)	(417.65)	(260.98)	(521.37)
	<b>Net Tax Expenses</b>	<b>384.93</b>	<b>610.42</b>	<b>1,312.18</b>	<b>995.35</b>	<b>2,084.02</b>	<b>4,406.45</b>
<b>7</b>	<b>Profit for the period / year from continuing operations (5-6)</b>	<b>635.92</b>	<b>1,899.34</b>	<b>3,286.93</b>	<b>2,535.26</b>	<b>6,562.42</b>	<b>13,833.33</b>
<b>8</b>	Profit / (loss) from discontinued operations	-	-	-	-	-	-
<b>9</b>	Tax expense of discontinued operations	-	-	-	-	-	-
<b>10</b>	<b>Profit / (loss) from discontinued operations (after tax) (8-9)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>11</b>	<b>Profit for the period / year (7+10)</b>	<b>635.92</b>	<b>1,899.34</b>	<b>3,286.93</b>	<b>2,535.26</b>	<b>6,562.42</b>	<b>13,833.33</b>
<b>12</b>	<b>Other comprehensive income / (loss)</b>						
	(a) (i) Items that will not be reclassified to profit and loss						
	- Fair valuation gain / (loss) on financial instruments measured at FVOCI	-	-	-	-	-	-
	- Remeasurement of Defined Benefit Obligations	(1.05)	(1.05)	(6.08)	(2.10)	(12.16)	(4.19)
	(ii) Income tax relating to items that will not be reclassified to profit and loss	0.26	0.26	1.53	0.53	3.06	1.05
	<b>Sub Total (a)</b>	<b>(0.78)</b>	<b>(0.78)</b>	<b>(4.55)</b>	<b>(1.57)</b>	<b>(9.10)</b>	<b>(3.14)</b>
	(b) (i) Items that will be reclassified to profit and loss						
	- Fair Value changes on Advances	19.64	57.57	292.45	77.21	301.53	779.45
	(ii) Income tax relating to items that will not be reclassified to profit and loss	(4.94)	(14.49)	(73.60)	(19.43)	(75.89)	(196.17)
	<b>Sub Total (b)</b>	<b>14.70</b>	<b>43.08</b>	<b>218.85</b>	<b>57.78</b>	<b>225.64</b>	<b>583.28</b>
	<b>Net Other comprehensive income / (loss) (a)+(b)</b>	<b>13.92</b>	<b>42.30</b>	<b>214.29</b>	<b>56.21</b>	<b>216.54</b>	<b>580.14</b>
<b>13</b>	<b>Total Comprehensive Income</b>	<b>649.84</b>	<b>1,941.63</b>	<b>3,501.22</b>	<b>2,591.47</b>	<b>6,778.96</b>	<b>14,413.48</b>
	Paid up Equity Share capital (face value of Rs. 10/-)	5,286.00	5,286.00	4,536.00	5,286.00	4,536.00	4,936.00
<b>14</b>	<b>Earnings per share (in Rs.) (Not Annualised for interim period)</b>						
	(a) Basic EPS	1.20	3.85	7.25	5.04	14.47	30.17
	(b) Diluted EPS	1.20	3.85	7.25	5.04	14.47	30.17



**Notes**

- 1 These financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standard ("Ind AS") prescribed under section 133 of the Companies Act 2013 (the "Act") read with relevant rules issued thereunder and the other accounting principles generally accepted in India.
- 2 The unaudited standalone financial results for the quarter / half year ended September 30, 2024 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at it's meeting held on November 13, 2024.
- 3 Disclosures in compliance with Regulation 52 (4) and 54(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2024 is attached herewith.
- 4 The Company is engaged primarily in the business of financing and all its operations are in India only. Accordingly, there is no separate reportable segment as per Ind AS 108 on 'Operating Segments' in respect of the Company.
- 5 Previous period / year figures have been regrouped / reclassified, wherever found necessary, to conform to current period / year classification.
- 6 Figures of previous reporting periods have been regrouped/ reclassified wherever necessary to correspond with the figures of the current reporting period.
- 7 Details of loans transferred during the period ended September 30, 2024 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 as amended, are given below:

(i) Details of transfer through Direct assignment in respect of loans not in default during the quarter and half year ended September 30, 2024:

Particular	Half year ended	Quarter ended
Number of Loans	78,188	45,349
Book value of loans assets assigned (₹ in Lakhs)	32,331.82	18,447.30
Sale Consideration Received (₹ in Lakhs)	29,098.64	16,602.57
Number of Transactions	4	2
Weighted average remaining maturity (in months)	19.44	19.24
Weighted average holding period after origination (in months)	4.47	4.59
Retention of beneficial economic interest	10%	10%
Coverage of tangible security Coverage	-	-
Rating wise distribution of rated loans	-	-
Number of instances (transactions) where transferred as agreed to replace the transferred loans	-	-
Number of transferred loans replaced	-	-

(ii) The Company has not transferred any Non-performing assets (NPAs).

(iii) The Company has not acquired any loan through assignment.

(iv) The Company has not acquired any stressed loan.

Date: 13.11.2024  
Place: Ahmedabad



For, Namra Finance Limited

Jayendra Patel  
Managing Director  
DIN-00011814



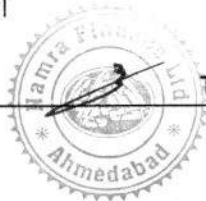
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## BALANCE SHEET AS ON SEPTEMBER 30, 2024

Particulars	Rs. in Lakhs	
	September 30, 2024	March 31, 2024
<b>ASSETS</b>		
<b>(1) Financial Assets</b>		
(a) Cash and cash equivalents	5,758.39	4,906.78
(b) Bank Balance other than (a) above	33,303.71	33,633.71
(c) Loans	1,38,073.52	1,62,607.18
(d) Investments	746.69	711.81
(e) Other Financial assets	3,900.62	2,835.61
<b>(2) Non-financial Assets</b>		
(a) Deferred tax Assets (Net)	1,903.30	1,504.55
(b) Property, Plant and Equipment	467.27	422.79
(c) Other Intangible assets	21.21	22.37
(d) Right-of-Use Assets	106.09	141.48
(e) Other non-financial assets	120.32	75.21
<b>Total Assets</b>	<b>1,84,401.12</b>	<b>2,06,861.50</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>(1) Financial Liabilities</b>		
(a) Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises	10.25	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	60.83	160.47
(b) Debt Securities	21,254.16	13,491.91
(c) Borrowings (Other than Debt Securities)	89,279.02	1,27,900.54
(d) Subordinated Liabilities	1,000.00	2,000.00
(e) Other financial liabilities	6,750.94	6,714.62
<b>(2) Non-Financial Liabilities</b>		
(a) Current tax Liability (Net)	455.69	777.59
(b) Provisions	196.38	174.12
(c) Other non-financial liabilities	143.93	244.60
<b>(3) EQUITY</b>		
(a) Equity Share capital	5,286.00	4,936.00
(b) Other Equity	59,963.93	50,461.66
<b>Total Liabilities and Equity</b>	<b>1,84,401.12</b>	<b>2,06,861.50</b>





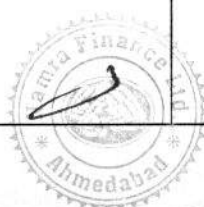
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## Cash Flow Statement for the half year ended on September 30, 2024


PARTICULARS	Rs. in Lakhs	
	For the Half year ended on September 30, 2024	For the Year ended on March 31, 2024
<b>Cash from Operating Activities:</b>		
<b>Net profit before taxation</b>	<b>3,530.61</b>	<b>18,239.78</b>
<b>Adjustment For:</b>		
Depreciation and amortisation	51.34	94.90
Depriciation on Right of Use Assets	16.99	28.59
Interest Income	(24,784.13)	(47,070.28)
Net gain on investment instruments measured through P & L	(34.88)	(46.81)
Finance cost	11,093.21	22,210.38
Provision for impairment on financial assets	1,832.40	2,111.41
Net Loss on Derecognition of Intangible Assets	-	0.24
(Profit) / loss on sale of property, plant and equipment	-	(10.92)
Gain On Assignment of Assets(Net of Expense)	(2,161.39)	(3,475.54)
Loss / (Profit) on sale of Current Investment	(110.88)	(504.03)
Remeaurement of define benefit plan Gain / (loss)	(2.10)	(4.19)
Employee Stock Option Plan Expense	260.80	421.96
	(13,838.64)	-
<b>Operating profit before working Capital changes :</b>	<b>(10,308.03)</b>	<b>(8,004.51)</b>
<b>Adjustment For (Increase)/Decrease in Operating Assets:</b>		
Loans and Advances	22,778.47	(38,952.12)
Other Financial Assets	1,844.36	3,182.72
Other Non Financial Assets	(45.11)	(7.73)
Bank Balance other than Cash and cash equivalents	330.00	380.75
<b>Adjustment For Increase/(Decrease) in Operating Liabilities:</b>		
Trade Payables	(89.39)	41.72
Provision	22.26	41.99
Other Non Financial liability	(100.66)	52.82
Other Financial Liabilities	250.75	1,959.77
	24,990.68	(33,300.08)
<b>Cash Generated From Operations</b>	<b>14,682.64</b>	<b>(41,304.59)</b>
Interest Income Received	24,036.15	47,225.81
Finance Cost Paid	(11,024.70)	(22,745.90)
Income tax paid	(1,734.90)	(4,785.89)
	11,276.54	19,694.01
<b>Net Cash From Operating Activities:</b>	<b>25,959.19</b>	<b>(21,610.57)</b>
<b>Cash Flow From Investment Activities:</b>		
Purchase of Property, Plant & Equipment	(94.66)	(113.18)
Purchase of Current investments	(11,565.25)	(59,774.55)
Proceeds from Sale/redemption of investments	11,676.13	61,439.33
Sale of Property, Plant & Equipment	-	16.85
<b>Net Cash from Investment Activities:</b>	<b>16.22</b>	<b>1,568.46</b>
<b>Cash Flow From Financing Activities :</b>		
Proceeds from issue of share capital	7,000.00	8,000.00
Proceeds from debt securities and borrowings	54,652.57	1,60,379.32
Repayments of debt securities and borrowings	(73,880.00)	(1,52,619.62)
Net increase / (decrease) in working capital borrowings	(12,859.06)	6,740.73
Repayment of Principal Component of Lease Liability	(37.30)	(29.37)
<b>Net Cash from Financing Activities:</b>	<b>(25,123.79)</b>	<b>22,471.06</b>
<b>Net Increase in Cash &amp; Cash Equivalents</b>	<b>851.62</b>	<b>2,428.95</b>
Cash & cash equivalents at the beginning	4,906.78	2,477.83
Cash & cash equivalents at the end	5,758.39	4,906.78



**Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 for the half year ended on September 30, 2024**

SRN	Particulars	Details
1.	Debt-equity ratio	1.71x
2.	Debt service coverage ratio	N.A.
3.	Interest service coverage ratio	N.A.
4.	Outstanding redeemable preference shares (quantity and value)	Nil
5.	Capital redemption reserve	N.A.
6.	Debenture redemption reserve	N.A.
7.	Net worth (₹ in lakhs)	65,249.93
8.	Net profit after tax for the quarter ended 30.09.2024 (₹ in lakhs)	635.92
	Net profit after tax for the half year ended 30.09.2024 (₹ in lakhs)	2,535.26
9.	Earnings per share (in ₹):	
	Basic For the half year ended 30.09.2024	5.04
	Diluted For the half year ended 30.09.2024	5.04
	Basic For the quarter ended 30.09.2024	1.20
	Diluted For the quarter ended 30.09.2024	1.20
10.	Current ratio	N.A.
11.	Long term debt to working capital	N.A.
12.	Bad debts to Account receivable ratio	N.A.
13.	Current liability ratio	N.A.
14.	Total debts to total assets	60.48%
15.	Debtors turnover	N.A.
16.	Inventory turnover	N.A.
17.	Operating margin	N.A.
18.	Net profit margin for the quarter ended 30.09.2024 (%)	4.61%
	Net profit margin for the half year ended 30.09.2024 (%)	9.02%
19.	Sector specific equivalent ratios:	
	GNPA (%)	4.03%
	NNPA (%)	0.65%
	CRAR (%)	43.83%

For, Namra Finance Limited

  
Jayendra Patel  
Managing Director  
(DIN: 00011814)





We, the statutory auditors of M/s Namra Finance Limited have verified the necessary documents and records of the Company having its registered office at 502-503, Sakar-III, Nr. Old High Court, Off Ashram Road, Ahmedabad – 380 014 and on the basis of our verification and information and explanation provided to us, we certify annexure as under.

**ANNEXURE-A**

I. Security cover certificate in pursuance to Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as on September 30, 2024: (Rs. in Lakhs)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Par-Passu Charge	Par-Passu Charge	Par-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					Total Value=(K+L+M+N)
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in Column F)	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis		Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
<b>ASSETS</b>															
Property, Plant and Equipment	-	-	-	-	-	-	467.27	-	467.27	-	-	-	-	-	
Capital Work-in-Progress	-	-	-	-	-	-	106.09	-	106.09	-	-	-	-	-	
Right of Use Assets	-	-	-	-	-	-									



Goodwill	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets	-	-	-	-	-	21.21	-	21.21	-	-	-	-	-	-
Intangible Assets under Development	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investments	-	-	-	-	-	746.69	-	746.69	-	-	-	-	-	-
Loans	Receivable under financing Activities	12,988.64	1,08,685.98	No	-	25,540.63	-	1,47,215.25	-	12,988.64	-	-	-	12,988.64
Less Impairment loss allowance as per IND AS	-	-	-	No	-	(9,141.73)	-	(9,141.73)	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	-	-	31,950.77	-	-	1,352.94	-	33,303.71	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	<b>12,988.64</b>	<b>1,40,636.75</b>	-	-	<b>5,924.24</b>	-	<b>5,924.24</b>	-	-	-	-	-	-
<b>LIABILITIES</b>						<b>30,775.73</b>	-	<b>1,84,401.12</b>	-	<b>12,988.64</b>	-	-	-	<b>12,988.64</b>
Debt securities to which this certificate pertains	Secured Debenture	11,662.46	-	No	-	-	-	11,662.46	-	-	-	-	-	-
Other debt sharing pari-passu charge with above debt			-	-	-	-	-	-	-	-	-	-	-	-
Other Debt			-	-	-	-	-	-	-	-	-	-	-	-
Subordinated debt			1,000.00	-	-	-	-	-	-	-	-	-	-	-
Borrowings			-	-	-	-	-	1,000.00	-	-	-	-	-	-
Bank			63,994.54	-	-	-	-	-	-	-	-	-	-	-
Debt securities			9,591.70	-	-	-	-	63,994.54	-	-	-	-	-	-
Others			25,284.48	-	-	-	-	9,591.70	-	-	-	-	-	-
Trade payables			-	-	-	-	-	25,284.48	-	-	-	-	-	-
Lease Liabilities			-	-	-	71.08	-	71.08	-	-	-	-	-	-
Provisions			-	-	-	120.37	-	120.37	-	-	-	-	-	-
Others			-	-	-	196.38	-	196.38	-	-	-	-	-	-
			-	-	-	7,230.19	-	7,230.19	-	-	-	-	-	-

<b>Total</b>		11,662.46	99,870.72	-	-	-	7,618.02		1,19,151.20	-	-	-	-
Cover on Book Value		-	-	-	-	-	-	-	-	-	-	-	-
Cover on Market Value		-	-	-	-	-	-	-	-	-	-	-	-
	<b>Exclusive Security Cover Ratio</b>	1.11	-	-		<b>Part-Passu Security Cover Ratio</b>	-	-	-	-	-	-	-

For, Namra Finance Limited

AALOK  
JAYENDR  
A PATEL

Aalok Patel  
Joint Managing Director  
DIN-02482747

For, Samir M Shah & Associates

Chartered Accountant  
FRN.: 122377W

*Samir M Shah*

Samir M Shah  
Partner  
Membership No.111052  
UDIN:

