

NAMRA FINANCE LIMITED

Registered Office: 502-503, SAKAR III, OPP. OLD HIGH COURT, OFF. ASHRAM ROAD, AHMEDABAD-380014

E-mail: finance@armanindia.com; Ph: 079-40507000; CIN: U65999GJ2012PLC069596

Statement of Standalone Audited Financial Results for the Half Year / Year Ended 31.03.2018

(Rs. In lakhs)

SR	Particulars	Half Year Ended		Year Ended	
		31.03.2018 (Audited)	31.03.2017 (Audited)	31.03.2018 (Audited)	31.03.2017 (Audited)
1	Income				
	(a) Revenue from Operations	3206.21	1808.17	5271.51	3701.52
	(b) Other income	0.00	0.00	0.00	0.16
	Total Revenue (a + b)	3206.21	1808.17	5271.51	3701.68
2	Expenses				
	(a) Cost of materials consumed	0.00	0.00	0.00	0.00
	(b) Purchases of stock-in-trade	0.00	0.00	0.00	0.00
	(c) Changes in inventories of finished goods, work-in-progress and stock-in-trade	0.00	0.00	0.00	0.00
	(d) Employee benefits expense	569.29	375.18	1008.44	649.43
	(e) Finance costs	1615.29	998.80	2541.21	1772.44
	(f) Depreciation and amortisation expense	14.08	10.75	26.61	18.36
	(g) Other expenses	530.43	361.65	1163.69	652.74
	Total expenses	2729.09	1746.38	4739.95	3092.97
3	Profit before exceptional and extraordinary items and tax (1 - 2)	477.12	61.79	531.56	608.71
4	Exceptional items	0.00	0.00	0.00	0.00
5	Profit before extraordinary items and tax (3 - 4)	477.12	61.79	531.56	608.71
6	Extraordinary items	0.00	0.00	0.00	0.00
7	Profit before tax (5 - 6)	477.12	61.79	531.56	608.71
8	Tax expense				
	(a) Current tax	173.26	33.87	206.00	231.00
	(b) Deferred tax	-37.47	15.74	-50.85	-4.86
	(c) Short Provision of Income Tax of earlier years		0.00	-32.55	0.00
	Total Tax Expense (a + b)	135.79	49.61	122.60	226.14
9	Profit (Loss) for the period from continuing operations (7 - 8)	341.33	12.18	408.96	382.57
10	Profit/(loss) from discontinuing operations	0.00	0.00	0.00	0.00
11	Tax expense of discontinuing operations	0.00	0.00	0.00	0.00
12	Profit/(loss) from Discontinuing operations (after tax) (10 - 11)	0.00	0.00	0.00	0.00
13	Profit (Loss) for the period (9 - 12)	341.33	12.18	408.96	382.57
14	Paid-up equity share capital	1517.50	1737.50	1517.50	1737.50
15	Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year			2394.59	1588.11
16	Earnings per share: (before extraordinary items)				
	(a) Basic	2.62	0.10	2.89	2.63
	(b) Diluted	2.62	0.10	2.89	2.63
17	Earnings per share: (after extraordinary items)				
	(a) Basic	2.62	0.10	2.89	2.63
	(b) Diluted	2.62	0.10	2.89	2.63
18	Debt- Equity Ratio			7.26	3.45
19	Net Worth			3912.09	3325.61

NOTES:

1. The Disclosure is as per Regulation 52(4) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.
2. The above results have been reviewed and approved by the Audit Committee and taken on record by the Board of Directors at the meeting held on 25.05.2018
3. The Company is operating in single segment, so above results are for single segment.



For, and on behalf of the Board of Directors

Jayendra Patel
 Chairman & Managing Director
 DIN-00011814

Date: 25.05.2018
Place: Ahmedabad

NAMRA FINANCE LIMITED
Audited Statement of Assets & Liability as on 31.03.2018

Particulars	Standalone	
	As at 31.03.2018	As at 31.03.2017
EQUITY AND LIABILITIES		
[1] Shareholders' Funds :		
[a] Share Capital	151,750,000	173,750,000
[b] Reserves & Surplus	239,459,050	158,811,090
Sub- Total Share Holders Fund	391,209,050	332,561,090
[2] Non-Current Liabilities :		
[a] Long Term Borrowings	1,938,184,657	481,655,414
[b] Deferred Tax Liabilities (Net)	-	-
[c] Long Term Provisions	3,581,588	1,171,825
Sub- Total Non Current Liabilities	1,941,766,245	482,827,239
[3] Current Liabilities		
[a] Short-Term Borrowings	59,221,532	70,380,663
[b] Other Current Liabilities	1,040,132,553	624,171,506
[c] Short Term Provisions	45,562,519	24,318,307
Sub- Total Current Liabilities	1,144,916,604	718,870,476
Total Equity & Liability	3,477,891,900	1,534,258,805
ASSETS :		
[1] Non Current Asset		
[a] Property, Plant & Equipment	11,813,755	8,884,192
[b] Intangible Assets	1,872,296	1,434,604
	13,686,051	10,318,796
[c] Long Term Investments	27,015,995	24,015,995
[d] Deferred Tax Assets (Net)	9,029,442	3,944,030
[e] Long-term Loans and Advances	337,374,432	91,980,743
[f] Other Non-Current Assets	71,629,985	33,965,863
Sub- Total Non Current Assets	458,735,904	164,225,426
[2] Current Assets		
[a] Trade Receivables	42,609,545	34,496,200
[b] Cash & Bank Balances	154,255,419	209,224,034
[c] Short term Loans and Advances	2,822,291,032	1,126,313,144
[d] Other Current Assets	-	-
Sub- Total Current Assets	3,019,155,995	1,370,033,378
Total Assets	3,477,891,899	1,534,258,805



Auditor's Report on Standalone Half Yearly and Year to Date Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To
The Board of Directors,
Namra Finance Limited

We have audited the **standalone** half yearly financial results of **Namra Finance Limited** for the half year ended **March 31, 2018** and the year to date results for the period **April 1, 2017 to March 31, 2018** attached herewith, being submitted by the company pursuant to the requirement of **Regulation 52** of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These half yearly financial results as well as the year to date financial results have been prepared on the basis of the interim financial statements, which are the responsibility of the company's management. Our responsibility is to express an opinion on these financial results based on our audit of such interim financial statements, which have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard for Interim Financial Reporting (AS 25), prescribed, under Section 133 of the Companies Act, 2013 read with relevant rules issued there under; or by the Institute of Chartered Accountants of India, as applicable and other accounting principles generally accepted in India.

We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement(s). An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

In our opinion and to the best of our information and according to the explanations given to us these half yearly financial results as well as the year to date results:

- I. Are presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 in this regard; and
- II. Give a true and fair view of the net profit and other financial information for the half year ended March 31, 2018 as well as the year to date results for the period from April 1, 2017 to March 31, 2018.



J. T. SHAH & CO.

CHARTERED ACCOUNTANTS

Further, read with paragraph 1 above, we report that the figures for the half year ended March 31, 2018 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2018 and the published year-to date figures up to September 30, 2017, being the date of the end of the half year of the current financial year, which were subjected to a limited review as stated in paragraph 1 above, as required under the Listing Regulations.

Place: Ahmedabad

Date: 25.05.2018



**For, J T Shah & Co.
Chartered Accountants
(Firm Regd. No: 109616W)**

**(J. J. Shah)
Partner
(M.No.45669)**



Namra Finance Limited

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We refer Regulation 52(4) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and furnish following details:

Sr. No	Particulars	Details
1	Credit Rating & Change in rating (if any)	CARE BBB (No change in credit rating)
2	Asset Cover Ratio	The Listed Non-Convertible Debentures of the Company aggregating to Rs. 33.30 Crores as on 31.03.2018 are secured by way of charge created on book debts of the Company and the security cover thereof exceeds 100% of the principle amount of the said Debentures.
3	Debt Equity Ratio	7.26
4	previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares /non convertible debt securities	17.02.2018
5	next due date for the payment of interest / principal along with the amount of interest/ dividend of non-convertible preference shares payable and the redemption amount	17.08.2018
6	outstanding redeemable preference shares	Nil
7	capital reserve/debenture redemption reserve	N.A.
8	net worth	3912.09 Lakhs
9	net profit after tax	408.96 Lakhs
10	earnings per share	2.89

For, Namra Finance Limited

Jayendra Patel
Managing Director
DIN-00011814





Namra Finance Limited

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ANNEXURE A

Details of redemption & payment of interest during last half year ending 31.03.2018:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
1	Interest	17.02.2018	2,35,01,590/-	17.02.2018

ANNEXURE B

Details of redemption & interest due in the next half-year i.e. 01.04.2018 to 30.09.2018:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
1	Interest	17.08.2018	2,31,18,411/-

Company does not expect default in payment of interest due in next half year

ANNEXURE C

Details of Debenture Redemption Reserve (If applicable):
Not Applicable

Series / Tranche	Amount of issue Rs. (In Cr.)	DRR required to be created Rs. (In Cr.)	DRR created upto 31.03.2016 Rs. (In Cr.)	Funds invested for debentures maturing during the year
N.A.				

For, Namra Finance Limited

Jayendra Patel
Managing Director
DIN-00011814



CTL/DEB/18-19/Noting Certificate/303

May 25, 2018

To Whomsoever It May Concern,

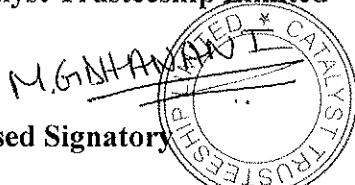

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Namra Finance Limited** (“**the Company**”) for the Half year ended March 31, 2018.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For **Catalyst Trusteeship Limited**

Authorised Signatory

Encl: Results submitted by Company





Namra Finance Limited

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Date: May 25, 2018

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

Sub: Declaration Pursuant to Regulation 52 of SEBI (Listing Obligations & Disclosure Requirements) (Amendment) Regulation, 2015.

Declaration

We hereby declare that the statutory Auditors, M/s J. T. Shah & Co., Chartered Accountant have issued Audit Report(s) with unmodified opinion on Standalone Audited Financial Results for the half year / year ended on 31.03.2018.

This declaration is issued in compliance of Regulation 52 of SEBI (Listing Obligations & Disclosure Requirements) Regulation, 2015 as amended.

Kindly take it on your record.

For, Namra Finance Limited

Aalok Patel
Exe. Director & CFO
DIN- 02482747