

Sumedha Fiscal Services Ltd. CIN: L70101WB1989PLC047465

Registered & Corporate Office:

6A Geetanjali, 8B Middleton Street, Kolkata - 700071.

T - 91 33 2229 8936 / 6758 / 3237 / 4473

F - 91 33 2226 4140 / 2265 5830

E - dk_sett@sumedhafiscal.com W - www.sumedhafiscal.com

February 10, 2021

Ref: CS-4/34/

BSE Ltd.

The Corporate Relationship Department 1st Floor, New Trading Ring, Rotunda Building, P.J. Towers, Dalal Street, Fort,

Mumbai - 400 001.

Email: corp.relations@bseindia.com

The Secretary

The Calcutta Stock Exchange Ltd.

7, Lyons Range, Kolkata - 700 001.

Email: listing@cse-india.com

Company Code No. 029093

Code No. 530419

Dear Sir / Madam,

Sub: Outcome of the Board Meeting dt. 10-Feb-21

Re: Financial Results - Qtr. & Nine Months ended 31-Dec-20

We hereby inform you that the Board of Directors of the Company, at their Meeting held today viz. Wednesday, 10th February, 2021 (commenced at 3.30 p.m. and concluded at 4.10 p.m.), have, inter-alia, transacted the following business:

1. Unaudited Financial Approved

standalone and consolidated Financial Results for the 3rd Quarter as well as Nine

Months ended 31-Dec-20 (enclosed the same).

2. Limited Review

Report

Limited Review Reports on aforesaid standalone and consolidated financial results are enclosed herewith.

3. Abstract of the Results

Enclosed an abstract of the Unaudited Financial Results which is being published in the Newspapers as required under Regulation 47 of SEBI (Listing Obligations and

Disclosure Requirements) Regulations, 2015.

This intimation Company's is also being uploaded website on https://www.sumedhafiscal.com and website of the BSE Ltd. (www.bseindia.com).

This is for your information and record.

Thanking you,

For Sumedha Fiscal Services Ltd.

Deb Kumar Sett

Company Secretary & Compliance Officer

Encl.: as above.

V. SINGHI & ASSOCIATES

Chartered Accountants

Phone: 2210 1124

E-mail: vsinghiandco@gmail.com

Four Mangoe Lane

Surendra Mohan Ghosh Sarani

Kolkata - 700 001

INDEPENDENT AUDITORS' REVIEW REPORT ON THE STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31⁵⁷ DECEMBER, 2020

Review Report to
The Board of Directors
Sumedha Fiscal Services Limited
Kolkata

- 1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of **Sumedha Fiscal Services Limited** ("the Company") for the Quarter and nine months ended 31st December, 2020 ("the statement"), being submitted by the Company pursuant to the regulation 33 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 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 is limited primarily to inquiries of the Company personnel and analytical procedures applied to financial data and thus provides 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 above, nothing has come to our attention that causes us to believe that the accompanying Statement of Standalone Unaudited Financial Results prepared in accordance with the applicable Indian Accounting Standards (Ind AS) and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33 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.

For V. Singhi & Associates Chartered Accountants

Firm Registration Number: 311017E

(V.K SINGHI)

Partner

Membership No.: 050051 UDIN: 21050051AAAADJ7548

Place: Kolkata Date: 10.02.2021

SUMEDHA FISCAL SERVICES LIMITED
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Web site: www.sumedhafiscal.com E-mail: investors@sumedhafiscal.com

Statement of Standalone unaudited Financial Results for the Quarter and Nine Months ended 31st December, 2020

			(Rs. in lakhs.) STANDALONE					
		Quarter ended Nine Months Ended					Year ender	
Sr.		31-12-2020	30-09-2020	31-12-2019	31-12-2020	31-12-2019	31-93-202	
No.	Particulars	(Unaudited)		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	
1	Income							
	a) Revenue From Operations							
	Interest Income	5.97	5.55	5.46	16.38	12.75	16.9	
	Dividend Income	0.92	1.10	0.59	2.05	2.47	3.0	
	Rental Income	1.05	1.05	1.05	3.15	3.15	4.2	
	7-47-7-7-7-7-7-7-7-7-7-7-7-7-7-7-7-7-7-	130,11	223.58	234.16	517.85	811.81	1.185.7	
	Fee and Commission Income		I		2 1.72	İ	1,100.7	
	Net Gain on Fair Value Change	14.80	7.15	11,88	47.01	47.96		
	Sale of Services	4.36	4.40	8.11	15.59	23.21	31.1	
-	Sale of stock-in Trade -Shares & Securities	186.76	49.20	171,55	281.59	450,74	558.2	
- 1	Net Gain on Dervative Transactions	149.10	47,38	93.67	387.13	44.02		
	Other Revenue From Operations	3.25	12.18	5.48	15.43	17.75	54.2	
1	Total Revenue from operations	496.32	351.59	531.95	1,286.18	1,413.86	1,853.6	
	b) Other Income	0.76		0.65	0.76	1,91	1.8	
	Total Income	497.08	351.59	532,60	1,286.94	1,415.77	1,855.4	
2	Expenses	أمدحمد	أممدند	ine ro	369.87	428,66	5.00	
- {	a. Purchase of Stock-in -Trade	196.16	113.09	121.58		99.30	540.9 321.1	
	b. Changes in inventory of Stock-in-Trade c. Employee Benefits Expense	(138.52) 77.86	(132.47) 58.24	(22.54) 89.61	(413.64) 209.22	257.53	352.6	
1	d. Finance Costs	0.24	0.29	0.36	0.63	1.05	10.2	
-	e. Depreciation and Amortisation Expenses	12.37	12.42	13.85	37.48	40.36	53.9	
- (f. Fee and commission Expense	19.73	14.28	52.73	38.01	76.47	82.4	
- 1	g. Net loss on Fair Value Change	-	-	-	-	•	2.7	
-	h Impairement Loss on Investments I Net Loss on Derivative Transactions		_ 1	- 1	1	-	70.2 480.3	
-	Other Expenses	52.93	42.94	76.71	187.28	227.62	328.9	
-	Total Expenses	220.77	108,79	332.30	429.03	1,129.99	2,243,7	
3 F	Profit / (Loss) before Tax (1 - 2)	276.31	242.80	200,30	\$57,91	285.78	(388.2	
. .	or a m aliana mara))		1				
4 1	fax Expense a. Current Tax	34.50	19.00	49.00	98.50	60.00		
	b. Deferred Tax	18.94	(33.21)	11.97	(0.56)	16.60	(20.4	
- [c Tax Adjustment for earlier years	1 -1	(0.40)	-	(0.40)	5.42	(12.9	
	d Total Tax Expenses	53.44	(14.61)	60,97	97.54	82.02	(33.4	
	let Profit/(Loss) after tax (3-4)	222.87	257.41	139.33	760,37	203.76	(354,8	
	Other Comprehensive Income (Net of tax) ems that will not be reclassified to profit or loss			1				
"	a. Re-measurement of the Delined Benefit Plans	(1.35)	1.25	(0.99)	1,97	(8.77)	(11.0	
	b. Income tax effect relating to items that will not be	80.0	(0.06)	0.27	(0,50)	2.44	2.53	
- [reclassified to profit or loss		` [ĺ	1			
	otal other comprehensive income (Net of tax)	(1,27)	1.19	(0.72)	1.47	(6.33)	(8.52	
	otal comprenentive income for the periodiyear (5+7)	221.50	258.60	138.61	761.84	197.43	(363,37	
P	ald-up Equity Share Capital (Face value of Rs. 10/-each)	798.44	798.44	798.44	798.44	798.44	798.44	
) R	eserves excluding Revaluation Reserves		.	_	.		2,848,54	
	arning Per Share (EPS) for continuing operations		-	1	-		Washington,	
- 1	Basic(in Rs.) Not anuvalised	2.79	3.22	1.75	9.52	2.55	(4.44	
Į.						2.55		

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NOTE:

- The Company as an Investment Banker, registered with SEBI, is categorised as an NBFC and complied with applicable Accounting Standards and other generally accepted accounting principles.
- The above Standalone Financial Results were reviewed and recommended by the Audit Committee at it's Meeting held on 10th February, 2021 and subsequently approved by the Board of Directors at its meeting held on same date.
- The results have been prepared in accordance with the recognition and measurement principle laid down in the Indian Accounting Standards (Ind AS) prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India.
- The figures for the quarter ended 31st December, 2020 are the balancing figures between the figures for the Nine Months ended 31st December, 2020 and the published results for the half year ended on 30th September, 2020.
- Limited Review of the Standalone unaudited Financial Results for the quarter/ Nine Months ended 31st December 2020, as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been carried out by the Statutory Auditors of the Company.
- Covid-19 effect The situation of uncertainty (as Disclosed on 03-Jun-2020) continues to have its effect on normal working.

7. Previous period figures have been re-classified / regrouped / rearranged, wherever found to be necessary.

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For and on behalf of the Board of Directors

Place: Kolkata

Date: 10th February, 2021

Bijay Mumuria Director

DIN: 00218534

V. SINGHI & ASSOCIATES

Chartered Accountants

Phone: 2210 1124

E-mail: vsinghiandco@gmail.com Four Mangoe Lane Surendra Mohan Ghosh Sarani

Kolkata - 700 001

INDEPENDENT AUDITORS' REVIEW REPORT ON THE CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31st DECEMBER, 2020

Review Report to
The Board of Directors
Sumedha Fiscal Services Limited
Kolkata

- 1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of Sumedha Fiscal Services Limited ("the Holding Company"), its Subsidiary (the Holding Company and its Subsidiary together referred to as "the Group"), and its share of the net profit after tax and total comprehensive income of its associates for the quarter and nine months ended 31st December, 2020 ("the Statement"), being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 2. This Statement, which is the responsibility of the Holding Company's Management and approved by the Holding 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 would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.



V. SINGHI & ASSOCIATES

Chartered Accountants

Phone: 2210 1124

E-mail: vsinghiandco@gmail.com

Four Mangoe Lane

Surendra Mohan Ghosh Sarani

Kolkata - 700 001

4. The Statement includes the results of entities in the Consolidated Unaudited Financial Results:-

Subsidiary company	Associate Company				
SFSL Commodity Trading Private Limited	Brandshoots Ventures Private Limited				
	US Infotech Private Limited				
	Sumedha Management Solutions Private				
	Limited				

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the management's representation referred to in paragraph 6 below, 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 Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 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.

Other Matters

6. The Statement includes the interim financial results/information of one subsidiary which have not been reviewed by its auditor, whose interim financial results/information reflect total revenues of Rs. 4.35 lakhs and Rs. 13.29 lakhs, total net profit after tax of Rs. 3.75 lakhs and Rs. 10.61 lakhs for the quarter and nine months ended 31st December, 2020. The Consolidated Unaudited Financial Results also includes the Group's share of net profit after tax of Rs. 9.58 lakhs and Rs. 29.67 lakhs for the Quarter and nine months ended 31st December, 2020 as considered in the Consolidated Unaudited Financial Results, in respect of three Associates based on their financial results/information which have not been reviewed by their Auditors. These interim financial results/information are certified by the management of the Holding Company.

Our conclusion is not modified in respect of the above matter.

For V. Singhi & Associates
Chartered Accountants

Firm Registration Number: 311017E

(V/K SINGHI)

Partner

Membership No.: 050051 UDIN: 21050051AAAADK6046

Place: Kolkata Date: 10.02.2021

SUMEDHA FISCAL SERVICES LIMITED
CIN: L70101WB1989PLC047465
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Statement of Consolidated Unaudited Financial Results for the Quarter and Nine Months ended 31st December, 2020

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	<u> </u>	CONSOLIDATED					Rs. in Lakh
		Quarter Ended Nine Months Ended				Year ended	
SI.	Particulars	31-12-2020	30-09-2020	31-12-2019	31-12-2020	31-12-2019	31-03-2020
No.		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Income						
	a) Revenue From Operations			}	Ì		}
1	Interest Income	7.74	7.37	7.01	21.78	18.82	25.00
	Dividend Income	0.92	1.10	0,59	2.05	2.47	3.04
	Rental Income	1,05	1.05	1.05	3.15	3.15	4.20
	Fee and Commission Income	130.11	223.58	234.16	517.85	811.81	1,185.76
	Net Gain on Fair Value Change	15.13	7.48	12.40	48.14	48.60	1.21
	Sale of Services	4.36	4.39	8,11	15.59	24.21	32.15
	Sale of Stock-in-Trade -Shares & Securities	186.76	49,20	171,55	281.59	450.74	558.28
	Net Gain on Derivative Transactions	149.10	47.38	93.67	387.13	44,02	
1		3.25	12.18	5.48	15.43	17,75	54.28
	Other Revenue From Operations						
	Total Revenue from operations	498.42	353.73	534.03	1,292.71	1,421.57	1,863.92
	b) Other Income	0.76		0.64	0.76	1.91	1.84
<u> </u>	Total Income	493,18	353,73	534,67	1,293.47	1,423.48	1,865.76
2	Expenses a. Purchase of Stock-in -Trade	196,16	113,09	121,59	369.87	428.67	540.98
	b. Changes In Inventory of Stock -in- Trade	(138.52)	(132.47)		(413.64)	99.30	321,17
	c. Employee Benefits Expense	77.86	58.24	89.61	209.22	257.53	354.67
	d. Finance Costs	0.24	0.29	0.38	0.83	1.05	10.29
	e. Depreciation and Amortisation Expenses f. Fee and commission Expense	12.49 19.73	12.55 14.28	14.07 52,80	37.85 38.01	40.73 75.54	54.42 82.52
	g Net loss on Fair Value Change	''`'		-			2.76
	h impairement of investments	-	-	-		-	70.20
	i Net Loss on Derivative Transaction Other Expenses	50.69	40.82	74.42	180.65	221.68	480.37 321.50
	Total Expenses	218.65	106.80	330.31	422,79	1,124.50	2,238.88
3	Profit / (Loss) before Tax (1 - 2)	280.53	246.93	204,36	870.68	298.98	(373,12
4	Tax Expense a. Current Tax	34.98	19.72	49.77	100.67	62.82	2.37
	b. Deferredd Tax	18.94	(33.21)	11.97	(0.56)	16.60	(20.37
į	c Adjustment for Earlier Years	-	(0.40)	-	(0.40)	5.42	(12.99
	d Total Tax Expenses	53.92	(13.89)	61,74	99,71	84.84	(30.99
5	Net Profit/(Loss) after tax (3-4) Less:- Minority Interest	226.61	260.82	142.62	770,97	214,14	(342.13
7	Add:-Share of Profit/(Loss) of associates	9.58	19.32	19.50	29.67	51.77	56,51
8	Net Profit / (Loss) for the period/year	236.19	280.14	162.12	800.84	265.91	(285,62
	Other Comprehensive income (Net of tax) Items that will not be reclassified to profit or loss						
1	a. Re measurement of the Defined Benefit Plans	(1.35)	1.25	(0.98)	1.97	(8.76)	(11.04)
	b. Income tax effect ralating to items that will not be	0.08	(0.06)	0.27	(0.50)	2.43	2.52
l	reclassified to profit or loss	l					
	c. SHARE OF Profit / (Loss) of Associates	-	-	-	-	•	(12.80)
	Total other comprehensive income (Net of tax)	(1,27)	1.19	(0.71)	1.47	(6.33)	(21,32
11	Total comprenensive income for the period (8+10)	234,92	281.33	161.41	802.11	259,58	(306.94
12	Total comprenensive income attributable to : Owners of the Company	234,92	20122	161.41	802,11	259.58	(306,94)
	Non-Controlling Interest	234,92	281.33	101.41	-	208.00	[300,34
				٠			<u> </u>
13	Paid-up Equity Share Capital (Face value of Rs.10/- each)	798.44	798.44	798,44	798.44	798.44	798.44
14	Reserves excluding Revaluation Reserves	_ [.	.	,	*	3,043.37
	Earning Per Share (EPS) for continuing operations		1		Λ		·
1	Basic (in Rs.) Not anuualised	2.96	3.51	2.03	10.03	3.33	(3.58)
	Diluted (in Rs.) Not annualised	2.96	3.51	2.03	10.03	3.33	(3,58)

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NOTE:

- The Company as an Investment Banker, registered with SEBI, is categorised as an NBFC and complied with applicable Accounting Standards and other generally accepted accounting principles.
- The above Consolidated Audited Financial Results were reviewed and recommended by the Audit Committee at it's Meeting held on 10th February, 2021 and subsequently approved by the Board of Directors at its meeting held on same date
- The results have been prepared in accordance with the recognition and measurement principle laid down in the Indian Accounting Standards (Ind AS) prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India.
- The figures for the quarter ended 31st December, 2020 are the balancing figures between the figures for the Nine Months ended 31st December, 2020 and the published results of the half year ended on 30th September, 2020.
- Limited Review of the Consolidated Unaudited Financial Results for the quarter/Nine months ended 31st December, 2020, as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been carried out by the Statutory Auditors of the Company.
- 6. The consolidated results of the company includes results of it's subsidiary SFSL Commodity Trading (P) Limited and associates Sumedha Management Solutions (P) Itd ,US Infotech (P) Ltd,and Brandshoots Ventures (P) Ltd.
- Covid-19 effect -The situation of uncertainty (as Disclosed on 03-Jun-2020) continues to have its effect on normal working.
- Previous period figures have been re-classified / regrouped / rearranged, wherever found to be necessary to compare with the current period.

For and on behalf of the Board of Directors

Place : Kolkata

Date: 10th February, 2021

Bijay Murmuria Director DIN:00216534

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SUMEDHA FISCAL SERVICES LIMITED

CIN: L70101WB1989PLC057465

Regd. & Corp. Office: 6A, Gectanjali, 8B Middleton Street, Kolkata - 700 071

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Website: www.sumedhafiscal.com

Extract of Statement of Consolidated Unaudited Financial Results for the Quarter and Nine Months ended 31.12.2020

				(Rs. in Lakh)	
				Year Ended	
Particulars	Quarter Ended 31.12.2020	Nine Months Ended 31.12.2020	Quarter Ended 31.12.2019	31.03.2020	
	Unaudited	Unaudited	Unaudited	Audited	
Total Inome from Operation (net)	499.18	1293.47	534.67	1865,76	
Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	280.53	870.68	204.36	(373.12)	
Net Profit/(Loss) for the period before Tax(after Exceptional and/or Extraordinary items)	280.53	870.68	204.36	(373.12)	
Net Profit/(Loss) for the period (after Tax, Exceptional and/or Extraordinary items)	226.61	770.97	142,62	(342.13)	
Minority Interest	-	-	- 1	0.03	
Share of profit / (Loss)of Associates	9.58	29.67	19.50	56.51	
Total Comprehensive Income for the period [comprising Profit/(Loss) for the period (after Tax) and other comprehensive Income (after Tax)]	234.92	802.11	161.41	(306.94)	
Equity Share Capital	798.44	798.44	798.44	798.44	
Reserves (excluding Revaluation Reserves as per Ind- AS.)	0.00	0.00	0.00	3043.37	
Earnings pe share of Rs.10/- each					
(a) Basic (Rs.)	2.96	10.03	2.03	(3.58)	
(b) Diluted (Rs.)	2 96	10.03	2.03	(3.58)	

Note:

1. Information on Standalone Financial Results:				(Rs. In Lakh)
Particulars	Quarter ending 31.12.2020	Nine Months Ended 31.12.2020	Quarter ending 31,12,2019	Year Ending 31.03.2020
	Unaudited	Unaudited	Unaudited	Audited
1. Turnover	497.08	1286.94	532.60	1855.45
2. Profit before tax	276.31	857.91	200.30	(388.29)
Profit after tax	222,87	760.37	139.33	(354.85)

- 2. The above is an Abstract of the detailed format of Finanial Results for the Quarter and Nine Months ended 31st December, 2020, filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quartely Financial Results are available on the website of the Stock Exchange (www.bseindia.com) and on the Company's Website (www.sumedhafiscal.com).
- The above results have been reviewed by the Audit Committee and approved by the Boiard of Directors of the company, at their Meetings held on 10th February, 2021.
- 4. The Company has adopted NBFC Indian Accounting Standards ('IND AS) as per Schedule III Div. III notified by the Ministry of Corporate Affairs. Accordingly the Financial Results (Standalone/consolidated) for the Quarter ended on 31st December, 2020 are in compliance with NBFC Format and other accounting principles generally accepted in India and the results for comparative quarter ended on 31st December, 2019, are also compliant with IND- AS NBFC format.
- 5. Covid-19 effect The situation of uncertainty (as Disclosed on 03-Jun-2020) continues to have its effect on portpal working.

6. Previous period figures have been regrouped/rearranged wherever found necessary to compare with the current period.

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For and on behalf of the Board of Directors

Place: Kolkata Date: 10th February, 2021 Bijay Murmuria

Director DIN:00216534