



Paragon Finance Limited

CIN - L65921WB1986PLC040980

402, SIKKIM HOUSE, 4/1, Middleton Street, Kolkata - 700 071

Phone : 033 4061 2288, 9831116100

E-mail : paragoncal@gmail.com

Website : www.paragonfinanceltd.com

(Rs. in Lacs)

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER / HALF YEAR ENDED 30.09.2020

No	Particulars	Quarter Ended			Half Year Ended		YEAR ENDED
		30.09.2020	30.06.2020	30.09.2019	30.09.2020	30.09.2019	31.03.2020
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Income from operations						
	(a) Revenue from operations:-						
	Interest Income	50.92	74.54	111.29	125.46	222.00	432.01
	Dividend Income	0.32	0.25	0.97	0.57	1.31	4.90
1	Net Gain on Fair Value Changes	27.12	14.33	0.43	41.45	1.48	(3.61)
		78.36	89.12	112.69	167.48	224.79	433.30
	(b) Other Income	154.59	13.27	0.24	167.86	0.58	8.49
	Total income from operations (net)	232.95	102.39	112.93	335.34	225.37	441.79
	Expenses						
	(a) Finance Cost	1.47	3.10	2.97	4.57	5.58	10.76
	(b) Impairment on Financial Instruments	6.97	18.51	9.50	25.48	10.31	15.72
2	(c) Employee benefits expense	31.80	25.45	34.31	57.25	52.63	111.31
	(d) Depreciation and amortisation Expense	1.15	1.14	1.60	2.29	3.36	7.01
	(e) Other expenses	11.07	11.96	2.55	23.02	26.03	98.85
	Total expenses	52.45	60.16	50.93	112.61	97.91	243.65
3	Profit from ordinary activities (1-2)	180.50	42.23	62.00	222.73	127.46	198.14
4	Tax expense						
	Current tax	48.54	8.21	17.76	56.75	37.51	46.51
	Deferred Tax	-	-	-	-	-	(6.01)
5	Net Profit for the period	131.96	34.02	44.24	165.98	89.95	157.64
	Other Comprehensive Income						
	A) (i) Items that will not be reclassified to profit or loss	12.61	41.46	(17.73)	54.07	(38.52)	(114.28)
	(ii) Income Tax relating to items that will not be reclassified to Profit & Loss	-	-	-	-	-	11.24
	B) (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income Tax relating to items that will be reclassified to Profit & Loss	-	-	-	-	-	-
	Total Other Comprehensive Income	12.61	41.46	(17.73)	54.07	(38.52)	(103.04)
	Total Comprehensive Income	144.57	75.48	26.51	220.05	51.43	54.60
6	Paid-up equity share capital (Face Value Rs.10 per share)	425.00	425.00	425.00	425.00	425.00	425.00
7	Reserve excluding Revaluation Reserves as per balance sheet of previous Accounting Year						2,049.54
8	Earnings per share (before extraordinary items) (of Rs. 10/- each) (not annualised):						
	(a) Basic (in Rs.)	3.10	0.80	1.04	3.91	2.12	3.71
	(b) Diluted (in Rs.)	3.10	0.80	1.04	3.91	2.12	3.71
9	Earnings per share (after extraordinary items) (of Rs.10/- each) (not annualised):						
	(a) Basic (in Rs.)	3.10	0.80	1.04	3.91	2.12	3.71
	(b) Diluted (in Rs.)	3.10	0.80	1.04	3.91	2.12	3.71

PARAGON FINANCE LIMITED

Director



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- 1 The above results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 12.11.2020. The Statutory Auditors of the Company have carried out a limited review of the above results.
- 2 The Financial Results have been prepared in accordance with the Indian Accounting Standards ("Ind AS") notified under section 133 of the Companies Act 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015 (as amended).
- 3 Covid-19, a global pandemic has affected the economy of the entire World including India which has led to significant decline and volatility in financial markets and decline in economic activities of the Country and the Company also. The Company has been considering all the possible impact of known events arising out of Covid-19 pandemic in the preparation of these financial results. The Company has been taking steps to mitigate the economic impact of Covid-19.
- 4 Deferred Tax Assest/Liability will be created at the end of the year.
- 5 There is no separate reportable segment as per Ind AS-108 on 'Operating Segments' in respect of the company.
- 6 Previous year's / quarter's figures have been regrouped and rearranged wherever necessary to confer to the current quarter's /

Place : Kolkata

Date : 12.11.2020

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PARAGON FINANCE LTD

Balance Sheet As on 30.09.20

Sl No.	Particulars	Amount(Rs.) 'In Lakhs 30.09.2020 (UnAudited)	Amount(Rs.) 'In Lakhs 31.03.2020 (Audited)
(I) ASSETS			
(1) Financial Assets			
(a)	Cash and cash equivalents	36.83	150.66
(b)	Other bank balances	14.37	13.92
(c)	Receivables - Trade Receivables	30.35	-
(d)	Loans	660.00	1,941.07
(e)	Investments	2,508.55	337.72
(f)	Other Financial Assets	98.48	205.75
	Total Financial Assets	3,348.57	2,649.13
(2) Non-financial Assets			
(a)	Current tax assets (Net)	-	24.22
(b)	Deferred tax assets (Net)	31.05	31.05
(c)	Property, plant and equipment	13.73	16.03
(d)	Other non-financial assets	11.41	16.91
	Total Non Financial Assets	56.19	88.20
	Total Assets	3,404.76	2,737.34
(II) LIABILITIES AND EQUITY			
(1) Liabilities			
(A) Financial Liabilities			
(a)	Borrowings (other than debt securities)	133.92	248.42
(b)	Other financial liabilities	545.23	10.43
	Total Financial Liabilities	679.15	258.85
(B) Non-Financial Liabilities			
(a)	Current tax liabilities (Net)	26.54	-
(b)	Deferred tax liabilities (Net)	-	-
(c)	Other non-financial liabilities	4.48	3.94
	Total Non Financial Liabilities	31.02	3.94
	Total Liabilities	710.17	262.80
(2) Equity			
(a)	Equity share capital	425.00	425.00
(b)	Other equity	2,269.59	2,049.54
	Total Equity	2,694.59	2,474.54
	Total Liabilities and Equity	3,404.76	2,737.34

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Cash Flow Statement for The Period Ended 30th September, 2020

	(Rs. in Lacs) As at Spetember 30,2020	(Rs. in Lacs) As at March 31, 2020
A. CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit before Tax & Extra ordinary items	222.73	198.14
Adjustment for :		
Net (Gain) / Loss on Fair Value Changes	-41.45	3.61
Depreciation	2.29	7.01
Impairment on financial instruments	25.48	15.72
Unmaortised Brokerage	5.50	19.82
Loss / (Gain) on Sale of Fixed Assets	-0.02	0.00
Operating Profit before Working Capital changes	214.53	244.30
Adjustment for:		
Loans	1,306.55	-166.46
Trade Receivables	-30.35	0.00
Other Financial Assets	107.27	-108.79
Other Non Financial Assets	0.00	0.09
Other financial liabilities	534.80	1.51
Other non financial liabilities	0.54	-2.33
Cash generated from Operation	2,133.34	-31.69
Tax Paid	-56.96	-47.11
Net Cash from Operating activities (A)	2,076.38	-78.80
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Fixed Assets - Property, Plant & Equipments	0.00	-0.76
Sale of Fixed Assets - Property, Plant & Equipments	0.04	0.00
Change in Investments	-2,075.31	-17.60
Net Cash from Investing activities (B)	-2,075.27	-18.36
C. CASH FLOW FROM FINANCING ACTIVITIES		
Borrowings	-114.50	107.47
Net Cash from Financing activities (C)	-114.50	107.47
Net increase in Cash and Bank Balances (A+B+C)	-113.39	10.31
Cash and Bank Balances at the begining of the period	164.59	154.28
Cash and Bank Balances at the close of the period	51.20	164.59

PARAGON FINANCE LIMITED

Director