



Paragon Finance Limited

CIN - L65921WB1986PLC040980

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

Phone : 033 4061 2288, 9331116100

E-mail : paragoncal@gmail.com

Website : www.paragonfinanceltd.com

(Rs. in Lacs)

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE HALF YEARLY ENDED 30.09.2021

No	Particulars	Quarter Ended			HALF YEARLY	HALF YEARLY	YEAR ENDED
		30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Income from operations						
	(a) Revenue from operations:-						
	Interest Income	64.92	65.03	50.92	129.95	125.46	217.89
1	Dividend Income	0.74	0.29	0.32	1.03	0.57	4.70
	Net Gain on Fair Value Changes	23.18	11.47	27.12	34.65	41.45	82.21
	(b) Other income	6.09	1.59	154.59	7.68	167.86	6.44
	Total income from operations (net)	94.93	78.37	232.95	173.31	335.34	311.24
	Expenses						
	(a) Finance Cost	0.42	0.78	1.47	1.20	4.57	5.91
	(b) Employee benefits expense	46.26	28.42	31.80	74.68	57.25	127.35
2	(c) Depreciation and amortisation Expense	1.54	1.41	1.15	2.95	2.29	5.59
	(d) Impairment of Financial Instruments	10.29	21.81	6.97	32.10	25.48	34.29
	(e) Other expenses	7.25	8.20	11.07	15.45	23.02	102.08
	Total expenses	65.75	60.60	52.45	126.37	112.61	275.23
3	Profit from ordinary activities (1-2)	29.18	17.77	180.50	46.94	222.73	36.01
4	Tax expense						
	Current tax	4.09	6.80	48.54	10.89	56.75	6.94
	Deferred Tax	-	-	-	-	-	1.62
	Tax for Earlier Years	-	-	-	-	-	(2.20)
5	Net Profit for the period	25.07	10.96	131.96	36.04	165.98	29.66
	Other Comprehensive Income						
	A) (i) Items that will not be reclassified to profit or loss	12.36	76.22	12.61	88.58	54.07	101.80
	(ii) Income Tax relating to items that will not be reclassified to Profit & Loss	-	-	-	-	-	(13.41)
	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	12.36	76.22	12.61	88.58	54.07	88.39
	Total Comprehensive Income	37.43	87.18	144.57	124.62	220.05	118.05
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	Earnings per share (before extraordinary items) (of Rs. 10/- each) (not annualised):						
	(a) Basic (in Rs.)	0.59	0.26	3.10	0.85	3.91	0.70
	(b) Diluted (in Rs.)	0.59	0.26	3.10	0.85	3.91	0.70
8	Earnings per share (after extraordinary items) (of Rs.10/- each) (not annualised):						
	(a) Basic (in Rs.)	0.59	0.26	3.10	0.85	3.91	0.70
	(b) Diluted (in Rs.)	0.59	0.26	3.10	0.85	3.91	0.70

- 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 12.11.2021. The Statutory Auditors of the Company have carried out a limited review of the above results.
- 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).
- The Company has considered the impact of COVID-19 pandemic on its business operations and financial results based on its review of current indicators of future economic conditions. However, the impact assessment of this pandemic is a continuing process given the uncertainties associated with its nature and duration, and accordingly, the Company will continue to monitor any material changes to future economic conditions.
- The figures for the quarter ended 31.03.2021 are the balancing figures between audited figures in respect of full financial year and the published year-to-date figures upto the end of the current quarter, which are subject to limited review.
- Deferred Tax Assets/Liability will be created at the end of the year.
- There is no separate reportable segment as per Ind AS-108 on 'Operating Segments' in respect of the company.
- Previous year's / quarter's figures have been regrouped and rearranged wherever necessary to confer to the current quarter's / year's presentation.

Place : Kolkata
Date : 12.11.2021

PARAGON FINANCE LIMITED

Director

**PARAGON FINANCE LTD**
Balance Sheet As on 30.09.21

	Amount(Rs.) 'In Lakhs 30.09.2021 (UnAudited)	Amount(Rs.) 'In Lakhs 31.03.2021 (Audited)
(I) ASSETS		
(1) Financial Assets		
(a) Cash and cash equivalents	17.78	574.74
(b) Other bank balances	97.16	94.61
(c) Receivables	2.54	-
- Trade Receivables	2,049.38	1,534.52
(d) Loans	466.29	294.01
(e) Investments	115.25	107.05
(f) Other Financial Assets	2,748.40	2,604.94
Total Financial Assets		
(2) Non-financial Assets	18.27	20.14
(a) Current tax assets (Net)	16.03	16.03
(b) Deferred tax assets (Net)	15.83	19.44
(c) Property, plant and equipment	7.42	12.06
(d) Other non-financial assets	57.55	67.67
Total Non Financial Assets		
Total Assets	2,805.95	2,672.60
(II) LIABILITIES AND EQUITY		
(1) Liabilities		
(A) Financial Liabilities		
(a) Borrowings (other than debt securities)	70.15	69.01
(b) Other financial liabilities	11.02	3.12
Total Financial Liabilities	81.17	72.13
(B) Non-Financial Liabilities		
(a) Current tax liabilities (Net)	-	-
(b) Deferred tax liabilities (Net)	-	-
(c) Other non-financial liabilities	7.56	7.88
Total Non Financial Liabilities	7.56	7.88
Total Liabilities	88.73	80.01
(2) Equity		
(a) Equity share capital	425.00	425.00
(b) Other equity	2,292.22	2,167.59
Total Equity	2,717.22	2,592.59
Total Liabilities and Equity	2,805.95	2,672.60
	-0.00	-0.00

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Cash Flow Statement for The Period Ended 30th September, 2021

	(Rs. in Lacs)	(Rs. in Lacs)
	As at	As at
	Spetember 30,2021	March 31, 2021
A. CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit before Tax & Extra ordinary items	46.94	36.01
Adjustment for :		
Net (Gain) / Loss on Fair Value Changes	(34.65)	(82.21)
Depreciation	2.95	5.59
Impairment on financial instruments	32.10	34.29
Unmaortised Brokerage	1.08	8.38
Loss / (Gain) on Sale of Fixed Assets	(1.93)	(1.19)
Operating Profit before Working Capital changes	46.48	0.89
Adjustment for:		
Loans	(547.96)	372.26
Trade Receivables	(2.54)	0.00
Other Financial Assets	(8.20)	98.70
Other Non Financial Assets	4.63	(3.43)
Other financial liabilities	7.90	(7.31)
Other non financial liabilities	(0.32)	3.94
Current Tax Assets	1.87	4.07
Cash generated from Operation	(498.14)	469.12
Tax Paid	(10.89)	(4.93)
Net Cash from Operating activities (A)	(509.03)	464.19
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Fixed Assets - Property, Plant & Equipments	0.00	(10.17)
Sale of Fixed Assets - Property, Plant & Equipments	2.60	2.35
Change in Investments	(49.12)	227.81
Net Cash from Investing activities (B)	(46.52)	219.99
C. CASH FLOW FROM FINANCING ACTIVITIES		
Borrowings	1.15	(179.41)
Net Cash from Financing activities (C)	1.15	(179.41)
Net increase in Cash and Bank Balances (A+B+C)	(554.41)	504.76
Cash and Bank Balances at the begining of the period	669.35	164.59
Cash and Bank Balances at the close of the period	114.94	669.35

PARAGON FINANCE LIMITED

Director