



Ramsons Projects Ltd.

CIN: L74899DL1994PLC063708

Corporate Office: Unit No. 501, 05th Floor, SAS Tower,
Tower-B, Sector-38, Gurugram-122001, Haryana

Phone: +91 124-4679000

Email: correlations@ramsonsprojects.com

Website: www.ramsonsprojects.com

Ref No. 2023\RPL\23

February 09, 2023

**General Manager
Department of Corporate Services
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai 400 001**

Dear Sir/ Madam,

Sub: Submission of Un-audited Financial Results for the third Quarter and nine months ended on December 31, 2022.

Ref.: Regulation 33 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015.

We wish to inform you that the Board of Directors of the Company in their meeting held today i.e., February 09, 2023 (concluded at 01:00 p.m.) had considered and approved the Un-Audited Financial Results of the Company along with Limited Review Report thereon as submitted by the Auditors of the Company for the third quarter and nine months ended on December 31, 2022 prepared as per IND-AS.

The same be and is hereby enclosed for your kind perusal.

An extract of the results would also be published in the newspaper in accordance with the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015.

The same will also be available on the website of the Company.

Kindly take the same on record.

Thanking You,

For **Ramsons Projects Limited**

**AYUSH
YADAV**

Digitally signed by
AYUSH YADAV
Date: 2023.02.09
13:09:45 +05'30'

Ayush Yadav

Company Secretary & Compliance Officer

Add: SAS Tower, Sector-38

Medanta-The Medicity,

Gurugram, Haryana-122001

Encl: As above



Independent Auditor's Review Report on the Quarterly Unaudited Financial Results of the Company pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report to
The Board of Directors,
Ramsons Projects Limited

We have reviewed the accompanying statement of unaudited financial results of **Ramsons Projects Limited** for the quarter ended 31st December 2022 (the 'Statement') being submitted by the company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Circular No.CIR/CFD/FAC//62/2016 dated 5th July, 2016.

This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, Engagements to Review Financial Statements 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 financial statements are free of material misstatement. A review is limited primarily to inquiries of 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.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards 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 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For NVM & Company.
Chartered Accountants
FRN: 012974N


Sachin Sharma

Partner

M.No 537682

Place: New Delhi

Date: 09.02.2023

UDIN: 23537682BGYE2N2010



RAMSONS PROJECTS LIMITED

Regd. Office :A-10/6, Vasant Vihar, New Delhi-110057

CIN: L74899DL1994PLC063708

UNAUDITED BALANCE SHEET AS AT 31ST DECEMBER 2022

| PARTICULARS | INR in Lakh | |
|-------------------------------------|-----------------------------------|---------------------------------|
| | AS ON 31-Dec-22 (UNAUDITED) | AS ON 31-Mar-22 (AUDITED) |
| I ASSETS | | |
| FINANCIAL ASSETS | | |
| CASH & CASH EQUIVALENTS | 122.68 | 6.92 |
| OTHER FINANCIAL ASSETS | 0.02 | 0.25 |
| LOANS | 278.58 | 266.69 |
| INVESTMENTS | 638.04 | 648.04 |
| | <u>1,039.32</u> | <u>921.90</u> |
| NON FINANCIAL ASSETS | | |
| PROPERTY, PLANT & EQUIPMENT | 12.56 | 12.76 |
| CURRENT TAX ASSET (NET) | 6.73 | 3.70 |
| OTHER NON FINANCIAL ASSETS | 27.25 | 24.99 |
| | <u>46.54</u> | <u>41.45</u> |
| TOTAL ASSETS | <u>1,085.86</u> | <u>963.34</u> |
| II LIABILITIES & EQUITY | | |
| FINANCIAL LIABILITIES | | |
| BORROWINGS | 122.50 | - |
| NON FINANCIAL LIABILITIES | | |
| OTHER NON FINANCIAL LIABILITIES | 7.55 | 2.70 |
| EQUITY | | |
| SHARE CAPITAL | 300.65 | 300.65 |
| OTHER EQUITY | 655.16 | 659.99 |
| | <u>955.81</u> | <u>960.64</u> |
| TOTAL LIABILITIES AND EQUITY | <u>1,085.86</u> | <u>963.34</u> |

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THE FINANCIAL STATEMENTS.

FOR AND ON BEHALF OF THE BOARD OF DIRECTORS
OF RAMSONS PROJECTS LIMITED

(SUNIL SACHDEVA)
MANAGING DIRECTOR
DIN: 00012115



DATE: 09.02.2023
PLACE: GURUGRAM

RAMSONS PROJECTS LIMITED
 Regd. Office :A-10/6, Vasant Vihar, New Delhi-110057
 CIN: L74899DL1994PLC063708

STATEMENT OF UN-AUDITED PROFIT AND LOSS FOR THE PERIOD ENDED 31ST DECEMBER 2022

| PARTICULARS | INR in Lakh (except per share data) | |
|---|---|------------------------------------|
| | PERIOD ENDED 31-Dec-22 UN-AUDITED | YEAR ENDED 31-Mar-22 AUDITED |
| REVENUE FROM OPERATIONS | | |
| INTEREST INCOME | 22.52 | 32.25 |
| DIVIDEND INCOME | 0.15 | 0.07 |
| LOAN PROCESSING CHARGES | 11.93 | 0.00 |
| 1 TOTAL REVENUE FROM OPERATIONS | 34.60 | 32.32 |
| 2 OTHER INCOME | 4.47 | 1.10 |
| 3 TOTAL INCOME (1+2) | 39.07 | 33.42 |
| EXPENSES: | | |
| EMPLOYEE BENEFITS EXPENSE | 10.60 | 8.24 |
| DEPRECIATION AND AMORTIZATION EXPENSE. | 0.04 | 0.04 |
| FINANCE COSTS | 5.06 | - |
| OTHER EXPENSES | 18.47 | 11.53 |
| 4 TOTAL EXPENSES | 34.17 | 19.82 |
| 5 PROFIT BEFORE PRIOR PERIOD ITEMS (3-4) | 4.90 | 13.60 |
| 6 PRIOR PERIOD ITEMS | 11.77 | - |
| 7 PROFIT BEFORE TAX (5-6) | (6.87) | 13.60 |
| 8 TAX EXPENSE | | |
| CURRENT TAX | 0.58 | 1.96 |
| MAT CREDIT ENTITLEMENT | (0.52) | (1.38) |
| 9 PROFIT AFTER TAX (7-8) | 0.06 | 0.58 |
| OTHER COMPREHENSIVE INCOME | | |
| A) (I) ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS | | |
| (II) INCOME TAX RELATING TO ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS | 2.10 | (11.03) |
| B) (I) ITEMS THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS | - | - |
| (II) INCOME TAX RELATING TO ITEMS THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS | - | - |
| 10 OTHER COMPREHENSIVE INCOME / (LOSS) (NET OF TAX) | 2.10 | (11.03) |
| 11 TOTAL COMPREHENSIVE INCOME (AFTER TAX) (7+8) | (4.83) | 1.99 |
| EARNINGS PER EQUITY SHARE (FACE VALUE OF RS.10/- EACH)* | | |
| A) BASIC (RS.) | (0.23) | 0.43 |
| B) DILUTED (RS.) | (0.23) | 0.43 |

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THE FINANCIAL STATEMENTS.

FOR AND ON BEHALF OF THE BOARD OF DIRECTORS
 OF RAMSONS PROJECTS LIMITED

(SUNIL SACHDEVA)
 MANAGING DIRECTOR
 DIN: 00012115



DATE: 09.02.2023
 PLACE: GURUGRAM

RAMSONS PROJECTS LIMITED
 Regd. Office :A-10/6, Vasant Vihar, New Delhi-110057
 CIN: L74899DL1994PLC063708

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER & NINE MONTHS ENDED 31ST DECEMBER 2022

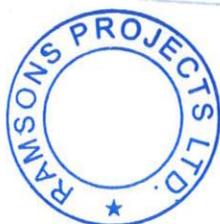
| | PARTICULARS | QUARTER ENDED | | | NINE MONTH ENDED | | YEAR ENDED |
|----|---|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|------------------------|
| | | 31-Dec-22 (UNAUDITED) | 30-Sep-22 (UNAUDITED) | 31-Dec-21 (UNAUDITED) | 31-Dec-22 (UNAUDITED) | 31-Dec-21 (UNAUDITED) | 31-Mar-22 (AUDITED) |
| | | INR in Lakh (except per share data) | | | | | |
| | INCOME: | | | | | | |
| 1 | REVENUE FROM OPERATIONS | 15.02 | 11.54 | 24.37 | 34.60 | 24.37 | 32.32 |
| 2 | OTHER INCOME | 0.03 | 0.00 | 0.02 | 4.47 | 0.02 | 1.10 |
| 3 | TOTAL INCOME (1+2) | 15.05 | 11.54 | 24.38 | 39.07 | 24.38 | 33.42 |
| | EXPENSE: | | | | | | |
| | EMPLOYEE BENEFITS EXPENSE | 5.21 | 3.24 | 6.20 | 10.60 | 6.20 | 8.24 |
| | FINANCE COSTS | 3.38 | 1.68 | 0.00 | 5.06 | 0.00 | 0.00 |
| | DEPRECIATION AND AMORTIZATION EXPENSE | 0.02 | 0.01 | 0.03 | 0.04 | 0.03 | 0.04 |
| | PROVISIONS FOR STANDARD ASSETS AND WRITE OFF/(REVERSAL) | (0.49) | 0.62 | 0.04 | 0.05 | 0.04 | 0.08 |
| | OTHER EXPENSES | 6.37 | 9.22 | 8.90 | 18.42 | 8.90 | 11.45 |
| 4 | TOTAL EXPENSES | 14.49 | 14.77 | 15.17 | 34.17 | 15.17 | 19.82 |
| 5 | PROFIT BEFORE PRIOR PERIOD AND EXCEPTIONAL ITEMS AND TAX (3-4) | 0.56 | (3.22) | 9.21 | 4.90 | 9.21 | 13.60 |
| 6 | PRIOR PERIOD EXPENSE AND EXCEPTIONAL ITEMS | 0.00 | 11.77 | - | 11.77 | - | - |
| 7 | PROFIT BEFORE TAX (5+6) | 0.56 | (14.99) | 9.21 | (6.87) | 9.21 | 13.60 |
| | TAX EXPENSE | | | | | | |
| 8 | CURRENT TAX/MAT/TAX EARLIER YEARS | (0.02) | 0.08 | 0.02 | 0.06 | 0.02 | 0.58 |
| 9 | PROFIT FOR THE PERIOD FROM CONTINUING OPERATIONS | 0.58 | (15.07) | 9.19 | (6.93) | 9.19 | 13.02 |
| 10 | PROFIT FROM DISCONTINUED OPERATIONS | - | - | - | - | - | - |
| 11 | TAX EXPENSE OF DISCONTINUED OPERATIONS | - | - | - | - | - | - |
| 12 | PROFIT FROM DISCONTINUED OPERATIONS | - | - | - | - | - | - |
| 13 | PROFIT FOR THE PERIOD (9+12) | 0.58 | (15.07) | 9.19 | (6.93) | 9.19 | 13.02 |
| 14 | OTHER COMPREHENSIVE INCOME | | | | | | |
| | A) (I) ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS | 0.36 | 2.75 | 3.25 | 2.10 | 3.25 | (11.03) |
| | (II) INCOME TAX RELATING TO ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS | - | - | - | - | - | - |
| | B) (I) ITEMS THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS | - | - | - | - | - | - |
| | (II) INCOME TAX RELATING TO ITEMS THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS | - | - | - | - | - | - |
| 15 | OTHER COMPREHENSIVE INCOME / (LOSS) (NET OF TAX) | 0.36 | 2.75 | 3.25 | 2.10 | 3.25 | (11.03) |
| 16 | TOTAL COMPREHENSIVE INCOME (AFTER TAX) (14+15) | 0.94 | (12.32) | 12.44 | (4.83) | 12.44 | 1.99 |
| 17 | EARNINGS PER EQUITY SHARE (FACE VALUE OF RS.10/- EACH) | | | | | | |
| | A) BASIC (RS.) | 0.02 | (0.50) | 0.31 | (0.23) | 0.31 | 0.43 |
| | B) DILUTED (RS.) | 0.02 | (0.50) | 0.31 | (0.23) | 0.31 | 0.43 |

The financial results of the company for the Nine Months ending on 31-12-2022 has been prepared on standalone basis, there is no situation where consolidation is required in the case of the

The figures for the corresponding periods have been regrouped & rearranged wherever necessary.

FOR AND ON BEHALF OF THE BOARD OF DIRECTORS
 OF RAMSONS PROJECTS LIMITED

(SUNIL SACHDEVA)
 MANAGING DIRECTOR
 DIN: 00012115



DATE: 09.02.2023
 PLACE: GURUGRAM

RAMSONS PROJECTS LIMITED
 Regd. Office :A-10/6, Vasant Vihar, New Delhi-110057
 CIN: L74899DL1994PLC063708

UNAUDITED SEGMENT WISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE NINE MONTHS ENDED ON 31ST DECEMBER 2022

INR in Lakh

| PARTICULARS | Quarter Ended | | | NINE MONTH ENDED | | YEAR ENDED 31-Mar-22 (AUDITED) |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------------------|
| | 31-Dec-22 (UNAUDITED) | 30-Sep-22 (UNAUDITED) | 31-Dec-21 (UNAUDITED) | 31-Dec-22 (UNAUDITED) | 31-Dec-21 (UNAUDITED) | |
| 1. SEGMENT REVENUE | | | | | | |
| A) FINANCING ACTIVITIES | 15.02 | 11.39 | 24.30 | 34.45 | 24.30 | 32.25 |
| B) INVESTMENT ACTIVITIES | - | 0.15 | 0.07 | 0.15 | 0.07 | 0.07 |
| C) UNALLOCATED | 0.03 | 0.00 | 0.02 | 4.47 | 0.02 | 1.10 |
| TOTAL | 15.05 | 11.54 | 24.38 | 39.07 | 24.38 | 33.42 |
| LESS : INTER SEGMENT REVENUE | - | - | - | - | - | - |
| NET SALES/INCOME FROM OPERATIONS | 15.05 | 11.54 | 24.38 | 39.07 | 24.38 | 33.42 |
| 2. SEGMENT RESULTS (PROFIT(+)/LOSS (-) BEFORE TAX AND INTEREST FROM EACH SEGMENT) | | | | | | |
| [PROFIT(+)/LOSS(-) BEFORE INTEREST AND TAX FROM EACH SEGMENT] | | | | | | |
| A) FINANCING ACTIVITIES | 15.02 | 11.39 | 24.30 | 34.45 | 24.30 | 32.25 |
| B) INVESTMENT INCOME | - | 0.15 | 0.07 | 0.15 | 0.07 | 0.07 |
| C) UNALLOCATED | 0.03 | 0.00 | 0.02 | 4.47 | 0.02 | 1.10 |
| TOTAL | 15.05 | 11.54 | 24.38 | 39.07 | 24.38 | 33.42 |
| LESS : | | | | | | |
| I. INTEREST | 3.38 | 1.68 | - | 5.06 | - | - |
| II. OTHER UNALLOCABLE EXPENDITURE NET OFF | 11.11 | 13.09 | 15.17 | 29.11 | 15.17 | 19.82 |
| III. PRIOR PERIOD ITEMS | - | 11.77 | - | 11.77 | - | - |
| TOTAL PROFIT BEFORE TAX | 0.56 | (15.00) | 9.21 | (6.87) | 9.21 | 13.60 |
| 3. CAPITAL EMPLOYED | | | | | | |
| A) FINANCING ACTIVITIES | (122.35) | 400.93 | 257.08 | 278.58 | 263.52 | 234.46 |
| B) INVESTMENT ACTIVITIES | 0.36 | 637.68 | 661.75 | 638.04 | 662.32 | 648.04 |
| C) UNALLOCATED | 110.42 | 51.27 | 41.78 | 161.69 | 45.25 | 78.14 |
| TOTAL | (11.57) | 1,089.88 | 960.61 | 1,078.31 | 971.09 | 960.64 |

FOR AND ON BEHALF OF THE BOARD OF DIRECTORS
 OF RAMSONS PROJECTS LIMITED

(SUNIL SACHDEVA)
 MANAGING DIRECTOR
 DIN: 00012115

DATE: 09.02.2023
 PLACE: GURUGRAM



Ramsons Projects Limited

Notes to Unaudited Quarterly and Nine Months Financial Results for the period ended 31 December 2022:

1. The financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016. These financial results together with the results for the comparative reporting period have been prepared in accordance with the recognition and measurement principles as laid down in Ind AS 34 - Interim Financial Reporting, 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. These financial results have been drawn up on the basis of Ind AS that are applicable to the Company as at 31 December 2022 based on the Press Release issued by the Ministry of Corporate Affairs ("MCA") on 18 January 2016. Any application guidance/clarifications/directions issued by RBI or other regulators are implemented as and when they are issued/ applicable.

In compliance with Regulation 33 of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, a limited review of financial results for the period ended 31 December 2022 has been carried out by the Statutory Auditors.
3. The Company has opted to publish only Standalone financial results, pursuant to option made available as per Regulation 33 (3) (b) (I) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
4. During the period, the Company has booked the loss on share of LLP of previous years amounting to Rs. 11.89 Lakhs. Further, the profit from the sale of fixed assets i.e. Land incurred in previous year amounting to Rs. 0.12 Lakhs has been booked in during the period. These amounts are reported as separate line item as "Prior period items" in the statement of profit and loss as well as in the statement of financial results.
5. During the period, the Company has started lending to Medium Enterprises by way of charging Upfront fees. The complete amount of Upfront fees is initially booked to revenue on the date of charging of Upfront fees. Further, on the date of periodical financial statements/results, the proportionate amount of un-earned income (Upfront fees) in respect of outstanding loan amount against total loan amount, is reversed from the amount of Upfront fees. Also, one-time expenses e.g. commission/legal and professional fees in respect of such loans are similarly dealt with.
6. The above financial results for the period ended 31 December 2022 along with restated comparative period have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at its meeting held on 09th February, 2023.
7. The company has two reportable operating segments i.e. Financing activities and Investing activities. Accordingly, the reporting of segmental revenue,



results and capital employed has been done as per the requirement of circular no. CIR/CFD/FAC/62/2016 of SEBI dated July 05, 2016.

8. Additional disclosures as per Securities and Exchange Board of India (Listing Obligations and Disclosures Requirement) Regulations, 2015:

| | Numerator | Denominator | Ratio as on 31 December 2022 |
|--|------------------|--------------------|-------------------------------------|
| (a) Capital to risk-weighted assets ratio (CRAR) | 955.81 | 946.62 | 100.97% |
| (b) Tier I CRAR | 601.30 | 946.62 | 63.52% |
| (c) Tier II CRAR | 354.51 | 946.62 | 37.45% |

For and on Behalf of the Board of Directors

Ramsons Projects Limited


(Sunil Sachdeva)
Managing Director
DIN: 00012115
Date: 09/02/2023
Place: Gurugram

