



# JAYABHARAT CREDIT LIMITED

(Formerly : The Jayabharat Credit & Investment Co. Ltd.)  
CIN : L66000MH1943PLC003899

11-11-25

JCL:11.2025

11.11.2025

To,  
The Manager – Listing Department  
The BSE Limited  
Phiroze Jeejeebhoy Towers  
Dalal Street, Mumbai – 400 001.

Dear Sir/Madam,

**Sub: Outcome of the Proceeding of the Board Meeting held on Tuesday, 11<sup>th</sup> November, 2025 – Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

With reference to the above captioned subject, we wish to inform you that the Board of Directors at their meeting held today has approved and took on record the Un-Audited Financial Results of the Company for the Second Quarter and Half Year ended 30<sup>th</sup> September, 2025.

Please find annexed copy of the said Un-Audited Financial Results along with Asset Liability statement and Cash flow for the Second Quarter and Half Year ended 30<sup>th</sup> September, 2025 along with Auditor's Limited Review Report.

The Board meeting commenced at 12.30 p.m. and concluded at 4.00 p.m.

Kindly take the same on record and acknowledge the receipt.

Thanking you,

Yours faithfully,

For Jayabharat Credit Limited

Authorised Signatory

Encl.: as above



Since 1943

**JAYABHARAT CREDIT LIMITED**

(The Name that Inspires Confidence)

(formerly known as The Jayabharat Credit & Investment Co. Limited)

ISIN INE998D01011, SCRIIP CODE: 501311(BSE)

CIN L66000MH1943PLC003899

Regd. Office: 19-20, Rajabhadur Mansion No. 22, 4th Floor, Opp. SBI Main Branch, Near Stock Exchange,

Mumbai Samachar Marg, Fort, Mumbai 400023, Tel. (022) 22643022/23, Email: jcl@jayabharat.com, Website: www.jayabharat.com

**STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2025**

(₹ In Lakhs)

| Sr. No. | Particulars                                                                                         | Quarter ended               |                             |                             | Six Month ended             |                             | Year ended                |
|---------|-----------------------------------------------------------------------------------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|---------------------------|
|         |                                                                                                     | (30.09.2025)<br>(Unaudited) | (30.06.2025)<br>(Unaudited) | (30.09.2024)<br>(Unaudited) | (30.09.2025)<br>(Unaudited) | (30.09.2024)<br>(Unaudited) | (31.03.2025)<br>(Audited) |
| 1       | Income from Operation                                                                               |                             |                             |                             |                             |                             |                           |
|         | (a) Revenue from Operation                                                                          | -                           | -                           | -                           | -                           | -                           | -                         |
|         | (b) Other Income                                                                                    | -                           | -                           | -                           | -                           | -                           | -                         |
|         | <b>Total Income</b>                                                                                 | -                           | -                           | -                           | -                           | -                           | 5.66                      |
| 2       | Expenses                                                                                            |                             |                             |                             |                             |                             | 5.66                      |
|         | (a) Employee Benefit Expenses                                                                       | -                           | -                           | -                           | -                           | -                           | -                         |
|         | (b) Finance Cost                                                                                    | -                           | -                           | -                           | -                           | -                           | -                         |
|         | (c) Depreciation and Amortisation Expenses                                                          | 0.07                        | 0.07                        | 0.41                        | 0.14                        | 0.51                        | 0.68                      |
|         | (d) Other Expenses                                                                                  | 24.38                       | 26.56                       | 20.66                       | 50.94                       | 42.93                       | 97.36                     |
|         | <b>Total Expenses</b>                                                                               | 24.45                       | 26.63                       | 21.07                       | 51.08                       | 43.44                       | 98.04                     |
| 3       | <b>Profit / (Loss) before, Exceptional Items and Tax (1-2)</b>                                      | (24.45)                     | (26.63)                     | (21.07)                     | (51.08)                     | (43.44)                     | (92.38)                   |
| 4       | Exceptional Items                                                                                   | -                           | -                           | -                           | -                           | -                           | -                         |
| 5       | <b>Profit / (Loss) before Tax</b>                                                                   | (24.45)                     | (26.63)                     | (21.07)                     | (51.08)                     | (43.44)                     | (92.38)                   |
| 6       | Income Tax Expenses                                                                                 |                             |                             |                             |                             |                             |                           |
|         | (a) Current Tax                                                                                     | -                           | -                           | -                           | -                           | -                           | -                         |
|         | (b) Deferred Tax                                                                                    | -                           | -                           | -                           | -                           | -                           | -                         |
|         | (c) Tax Adjustment Excess/(Short) provision of earlier years                                        | -                           | -                           | -                           | -                           | -                           | -                         |
|         | <b>Total Tax Expense</b>                                                                            | -                           | -                           | -                           | -                           | -                           | 8.36                      |
| 7       | <b>Net Profit/ (Loss) for the period (5-6)</b>                                                      | (24.45)                     | (26.63)                     | (21.07)                     | (51.08)                     | (43.44)                     | 8.36                      |
| 8       | <b>Other Comprehensive Income /(Loss)</b>                                                           |                             |                             |                             |                             |                             | (100.74)                  |
|         | (a) Items not to be reclassified to Profit & Loss Accounts                                          | -                           | -                           | -                           | -                           | -                           | -                         |
|         | (b) Income tax relating to items not to be reclassified to Profit & Loss Accounts                   | -                           | -                           | -                           | -                           | -                           | -                         |
|         | (c) Items reclassified to Profit & Loss Accounts                                                    | -                           | -                           | -                           | -                           | -                           | -                         |
|         | (d) Income tax relating to items reclassified to Profit & Loss Accounts                             | -                           | -                           | -                           | -                           | -                           | -                         |
|         | <b>Total Other Comprehensive Income /(Loss)</b>                                                     | -                           | -                           | -                           | -                           | -                           | -                         |
| 9       | <b>Other Comprehensive Income/(Loss) for the period (Net of Tax Expenses)</b>                       | -                           | -                           | -                           | -                           | -                           | -                         |
| 10      | <b>Total Comprehensive Income/(Loss)</b>                                                            | (24.45)                     | (26.63)                     | (21.07)                     | (51.08)                     | (43.44)                     | (100.74)                  |
| 11      | <b>Paid-up Equity Share Capital (Face Value of Rs.10/- each)</b>                                    | 500.00                      | 500.00                      | 500.00                      | 500.00                      | 500.00                      | 500.00                    |
| 12      | <b>Reserves excluding Revaluation Reserves as per Balance Sheet</b>                                 |                             |                             |                             |                             |                             |                           |
| 13      | <b>Earning Per Share before and after Extra-ordinary Items (of Rs. 10/- each): (not annualised)</b> |                             |                             |                             |                             |                             |                           |
|         | (a) Basic (Rs.)                                                                                     | (0.49)                      | (0.53)                      | (0.42)                      | (1.02)                      | (0.87)                      | (2.01)                    |
|         | (b) Diluted (Rs.)                                                                                   | (0.49)                      | (0.53)                      | (0.42)                      | (1.02)                      | (0.87)                      | (2.01)                    |

**Notes:**

1. The above Unaudited Financial Results are in accordance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 were reviewed by the Audit Committee and thereafter approved and taken on record by the Board of Directors in their meeting held on 11th November 2025.

2. The Statutory Auditors have carried out Limited Review of the financial results of the Company for the quarter and half yearly ended September 30, 2025 under regulation 33 of the financial statement the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Statutory Auditors have expressed an Unmodified opinion on these results.

3. At present the Company is not in any active business activities and hence Segment Reporting is not applicable.

4. The Statement has been prepared in accordance with the Companies ( Indian Accounting Standard) Rules, 2015 (Ind-As) prescribed under section 133 of the Companies Act,2013 and other recognised Accounting Practices and Policies to the extent applicable.

5. The promoter's financial support, by way of Inter Corporate Deposits of Rs. 6,092.02 Lacs, from time to time, helps the Company to meet with any financial requirement including expenses for Operational Activities, although, the existing accumulated loss is of Rs. 7,604.74 Lacs and a negative Net Worth of Rs. 6,137.05 Lacs are as on 30th September, 2025 and accordingly, the Financial Results have been prepared on going concern basis.

6. During the Quarter company has received approval from Regional Director, Western Region, Ministry of Corporate Affairs for shifting registered office of the company from Mumbai to the state of Delhi. Company is in process of taking necessary steps to shift registered office to Delhi

7. Previous year's period figures have been regrouped / re-classified , wherever, necessary.

8. The financial results are available on the website of Bombay Stock Exchange Ltd. ([www.bseindia.com](http://www.bseindia.com)) and the website of the Company.( [www.jayabharat.com](http://www.jayabharat.com)).

For and on behalf of the Board of Directors

JAYABHARAT CREDIT LIMITED

Arun Mittal

Authorised Director

(DIN: 00022941)

Place :New Delhi

Date : 11th November, 2025



## **JAGDISH CHAND & CO.**

### **CHARTERED ACCOUNTANTS**

H-20, LGF, GREEN PARK (MAIN), NEW DELHI- 110 016, INDIA  
Phones: 26533626, 41759467 Fax: 41759467 email: [mail@jcandco.org](mailto:mail@jcandco.org)

To  
The Board of Directors  
**JAYABHARAT CREDIT LIMITED**

#### **LIMITED REVIEW REPORT OF THE INDEPENDENT AUDITORS ON THE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED ON SEPTEMBER 30, 2025**

1. We have reviewed the accompanying Statement of Unaudited Financial Results of JAYABHARAT CREDIT LIMITED (the 'Company') for quarter and half year ended September 30, 2025 (the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, as amended (the "Listing Regulations").
2. The preparation of the Statement in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34") prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of Companies (Indian Accounting Standards) Rules, 2015, and in compliance with Regulation 33 of the Listing Regulations is the responsibility of the Company's management and has been approved by the Board of Directors of the Company. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review 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 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 provide 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, prepared in accordance with the aforesaid Indian Accounting Standards and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of regulation 33 of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.



**OFFICES AT NOIDA, BHIWADI (RAJASTHAN), AHMEDABAD (GUJRAT), PATNA (BIHAR)**

5. We draw attention to Note No. 5, as explained in the notes as on 30<sup>th</sup> September 2025, the company has accumulated losses of ₹ 7,604.74 lakhs and incurred Net loss of ₹ 24.45 lakhs during the quarter ended 30<sup>th</sup> September, 2025 and as of that date the company's current liabilities exceeds its total assets by ₹ 6,137.05 lakhs. The company has negative worth of ₹ 6,137.05 lakhs as on 30<sup>th</sup> September 2025. The Company is not into active business at present. This indicates that a material uncertainty exists that may cast significant doubt on the company's ability to continue as a Going Concern. The company has received continuing support from promoters as Inter Corporate Deposits for ₹ 6,092.02 lakhs, accordingly the Financial Results have been prepared on Going Concern Basis.

Our opinion is not modified in respect of above matter.

**For JAGDISH CHAND & CO.**  
Firm Registration Number: 000129N  
Chartered Accountants

  
Preeti Basniwal  
Partner

Membership Number: 531468  
UDIN: 25531468 BMSBYH9969

Date: November 11, 2025  
Place of Signature: New Delhi



Since 1943

**JAYABHARAT CREDIT LIMITED**

CIN L66000MH1943PLC003899

**Office:** 19-20, Rajabhadur Mansion No. 22, 4th Floor, Opp. SBI Main Branch, Near Stock Exchange, New Delhi-110002

Mumbai Samachar Marg, Fort, Mumbai 400023, Tel. (022) 22643022/23.

Email: [jcl@jayabharat.com](mailto:jcl@jayabharat.com), Website: [www.jayabharat.com](http://www.jayabharat.com)

### STATEMENT OF ASSETS & LIABILITIES

|                                     |                                              | (₹ In Lakhs)                           |
|-------------------------------------|----------------------------------------------|----------------------------------------|
|                                     | As at 30th<br>September, 2025<br>(Unaudited) | As at 31st<br>March, 2025<br>(Audited) |
| <b>ASSETS</b>                       |                                              |                                        |
| <b>Non-Current Assets</b>           |                                              |                                        |
| (a) Property, Plant and Equipment   | 0.37                                         | 0.51                                   |
| <b>Total</b>                        | <b>0.37</b>                                  | <b>0.51</b>                            |
| <b>Current Assets</b>               |                                              |                                        |
| (a) Financial Assets                |                                              |                                        |
| (i) Cash and Cash Equivalents       | 10.57                                        | 6.70                                   |
| (b) Current Tax Assets              | -                                            | 9.37                                   |
| (c) Other Current Assets            | 0.26                                         | -                                      |
| <b>Total</b>                        | <b>10.83</b>                                 | <b>16.07</b>                           |
| <b>Total Assets</b>                 | <b>11.20</b>                                 | <b>16.58</b>                           |
| <b>EQUITY AND LIABILITIES</b>       |                                              |                                        |
| <b>Equity</b>                       |                                              |                                        |
| (a) Equity Share capital            | 500.00                                       | 500.00                                 |
| (b) Other Equity                    | (6637.05)                                    | (6585.97)                              |
| <b>Total Equity</b>                 | <b>(6137.05)</b>                             | <b>(6085.97)</b>                       |
| <b>Liabilities</b>                  |                                              |                                        |
| <b>Current Liabilities</b>          |                                              |                                        |
| (a) Financial Liabilities           |                                              |                                        |
| (i) Borrowings                      | 6,092.02                                     | 6,046.30                               |
| (b) Other Current Liabilities       | 56.23                                        | 56.25                                  |
| <b>Total</b>                        | <b>6,148.25</b>                              | <b>6,102.55</b>                        |
| <b>Total Equity and Liabilities</b> | <b>11.20</b>                                 | <b>16.58</b>                           |

For and on behalf of the Board of Directors  
JAYABHARAT CREDIT LIMITED

Arun Mitter

## Director

(DIN: 00022941)

Place: New Delhi

**Date : 11th November, 2025**





Since 1943

**JAYABHARAT CREDIT LIMITED**

CIN L66000MH1943PLC003899

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Mumbai Samachar Marg, Fort, Mumbai 400023, Tel. (022) 22643022/23,  
Email: jcl@jayabharat.com, Website: www.jayabharat.com

**STATEMENT OF CASH FLOW FOR THE SIX MONTH ENDED ON 30TH SEPTEMBER, 2025**

(₹ in lakhs)

| PARTICULARS                                                                                                          |                                                                             | For the Six months ended<br>on 30th September, 2025<br>(Unaudited) | For the Six months ended<br>on 30th September, 2024<br>(Unaudited) |
|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------|
| <b>A.</b>                                                                                                            | <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>                                 |                                                                    |                                                                    |
|                                                                                                                      | Profit/ (Loss) before tax and Extraordinary Items                           | (51.08)                                                            | (43.44)                                                            |
|                                                                                                                      | Adjustment for:                                                             |                                                                    |                                                                    |
|                                                                                                                      | Depreciation of Property, Plant & Equipment & Investment Property           | 0.14                                                               | 0.51                                                               |
|                                                                                                                      | Property, Plant and Equipment written off                                   | -                                                                  | -                                                                  |
|                                                                                                                      | Profit on sale of Property, Plant and Equipment                             | -                                                                  | -                                                                  |
|                                                                                                                      | Credit Balances written back                                                | -                                                                  | -                                                                  |
|                                                                                                                      | Interest Expenses                                                           | -                                                                  | -                                                                  |
|                                                                                                                      | Interest on Deposits from Bank & others                                     | -                                                                  | -                                                                  |
|                                                                                                                      | <b>Operating Profit before Working Capital Changes</b>                      | <b>(50.94)</b>                                                     | <b>(42.93)</b>                                                     |
|                                                                                                                      | Movements in working capital:                                               |                                                                    |                                                                    |
|                                                                                                                      | Decrease/(Increase) in Other Current Assets                                 | (0.26)                                                             | -                                                                  |
|                                                                                                                      | Decrease/(Increase) in Other Financial Assets                               | -                                                                  | -                                                                  |
|                                                                                                                      | Decrease/(Increase) in Current Tax Assets                                   | 9.37                                                               | -                                                                  |
|                                                                                                                      | Decrease/(Increase) in Other Non Current Assets                             | -                                                                  | -                                                                  |
|                                                                                                                      | (Decrease)/Increase in Other Liabilities                                    | (0.02)                                                             | (17.53)                                                            |
|                                                                                                                      | Cash generated from Operations before Extra Ordinary Items                  | (41.85)                                                            | (60.46)                                                            |
|                                                                                                                      | Direct Taxes Paid                                                           | -                                                                  | -                                                                  |
|                                                                                                                      | <b>Net Cash Flows from operating activities (A)</b>                         | <b>(41.85)</b>                                                     | <b>(60.46)</b>                                                     |
| <b>B.</b>                                                                                                            | <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>                                 |                                                                    |                                                                    |
|                                                                                                                      | Purchase of Property, Plant & Equipment & Investment Properties             | -                                                                  | -                                                                  |
|                                                                                                                      | Sale of Property, Plant & Equipment                                         | -                                                                  | -                                                                  |
|                                                                                                                      | Decrease/(Increase) in Other Bank Balance                                   | -                                                                  | -                                                                  |
|                                                                                                                      | Interest Received (Net of Tax Deducted at Source)                           | -                                                                  | -                                                                  |
|                                                                                                                      | Cash generated from Investing Activities                                    | -                                                                  | -                                                                  |
|                                                                                                                      | Direct Taxes Paid                                                           | -                                                                  | -                                                                  |
|                                                                                                                      | <b>Net Cash Flows from/(used in) investing activities (B)</b>               | <b>-</b>                                                           | <b>-</b>                                                           |
| <b>C.</b>                                                                                                            | <b>CASH FLOWS FROM FINANCING ACTIVITIES</b>                                 |                                                                    |                                                                    |
|                                                                                                                      | Increase in Borrowings                                                      | 45.72                                                              | 60.91                                                              |
|                                                                                                                      | Borrowings Repaid                                                           | -                                                                  | -                                                                  |
|                                                                                                                      | Interest Expenses                                                           | -                                                                  | -                                                                  |
|                                                                                                                      | <b>Net Cash Flows from/(used in) financing activities (C)</b>               | <b>45.72</b>                                                       | <b>60.91</b>                                                       |
|                                                                                                                      | <b>Net increase/(decrease) in Cash and Cash Equivalents (A+B+C)/ (ii-i)</b> | <b>3.87</b>                                                        | <b>0.45</b>                                                        |
|                                                                                                                      | <b>Cash and Cash Equivalents - Opening (i)</b>                              | <b>6.70</b>                                                        | <b>2.47</b>                                                        |
|                                                                                                                      | <b>Cash and Cash Equivalents - Closing (ii)</b>                             | <b>10.57</b>                                                       | <b>2.92</b>                                                        |
| <b>Notes:</b>                                                                                                        |                                                                             |                                                                    |                                                                    |
| 1. The Cash flow statement has been prepared under the "Indirect Method" as set out in Accounting Standard (Ind-AS). |                                                                             |                                                                    |                                                                    |
| 2                                                                                                                    | Cash and Cash Equivalents includes:                                         |                                                                    |                                                                    |
| a)                                                                                                                   | Cash in Hand                                                                | 0.21                                                               | 0.27                                                               |
| b)                                                                                                                   | Balances with Banks                                                         | 10.36                                                              | 2.65                                                               |
|                                                                                                                      | <b>Total</b>                                                                | <b>10.57</b>                                                       | <b>2.92</b>                                                        |

3. Amount in brackets represents Cash Outflows

For and on behalf of the Board of Directors

JAYABHARAT CREDIT LIMITED

Arun Mitter

Director

(DIN: 00022941)

Place: New Delhi

Date : 11th November, 2025

