Since 1943

# JAYABHARAT CREDIT LIMITED

(Formerly : The Jayabharat Credit & Investment Co. Ltd.)
CIN : L66000DL1943PLC458206

JCL:11.2026

04.11.2026

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

Dear Sir/Madam,

**Sub: Outcome of the Proceeding of the Board Meeting held on Wednesday, 04th November, 2026 – Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

With reference to 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 30th September, 2026.

Please find enclosed a copy of the said Un-Audited Financial Results along with Asset Liability statement and Cash flow for the second quarter and half year ended 30th September, 2026 along with Auditor's Limited Review Report.

The Board meeting commenced at 12.30 p.m. and concluded at 2.30 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

CIN L66000DL1943PLC458206
Regd. Office: 4/17-B, Asaf Ali Road, Delhi, Darya Ganj, New Delhi, Central Delhi- 110002, India. Tel.: (011) 23272216/17/18
Corporate Office/ Admin 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, 2026

(Rs. in Lakhs)

| Sr. No. | Particulars | Quarter ended | | | Six Months ended | | Year ended |
|---|---|---|---|---|---|---|---|
| | | (30.09.2026) | (30.06.2026) | (30.09.2025) | (30.09.2026) | (30.09.2025) | (31.03.2026) |
| | | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Audited) |
| 1 | **Income from Operations** | | | | | | |
| | (a) Revenue from Operations | - | - | - | - | - | - |
| | (b) Other Income | - | - | - | - | - | - |
| | **Total Income** | - | - | - | - | - | - |
| 2 | **Expenses** | | | | | | |
| | (a) Employee Benefit Expenses | - | - | - | - | - | - |
| | (b) Finance Cost | - | - | - | - | - | - |
| | (c) Depreciation and Amortisation Expenses | 0.03 | 0.03 | 0.07 | 0.06 | 0.14 | 0.28 |
| | (d) Other Expenses | 23.51 | 26.71 | 24.38 | 50.22 | 50.94 | 106.78 |
| | **Total Expenses** | 23.54 | 26.74 | 24.45 | 50.28 | 51.08 | 107.06 |
| 3 | **Profit / (Loss) before, Exceptional Items and Tax (1-Z)** | (23.54) | (26.74) | (24.45) | (50.28) | (51.08) | (107.06) |
| 4 | Exceptional Items | - | - | - | - | - | - |
| 5 | **Profit / (Loss) before Tax** | (23.54) | (26.74) | (24.45) | (50.28) | (51.08) | (107.06) |
| 6 | **Tax Expenses** | | | | | | |
| | (a) Current Tax | - | - | - | - | - | - |
| | (b) Deferred Tax | - | - | - | - | - | - |
| | (c) Tax Adjustment Excess/(Short) provision of earlier years | - | - | - | - | - | - |
| | **Total Tax Expense** | - | - | - | - | - | - |
| 7 | **Net Profit/ (Loss) for the period (5-6)** | (23.54) | (26.74) | (24.45) | (50.28) | (51.08) | (107.06) |
| 8 | **Other Comprehensive Income /(Loss)** | | | | | | |
| | (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 | - | - | - | - | - | - |
| | **Other Comprehensive Income /(Loss) for the period (Net of Tax Expenses)** | - | - | - | - | - | - |
| 9 | **Total Comprehensive Income/(Loss) (7+8)** | (23.54) | (26.74) | (24.45) | (50.28) | (51.08) | (107.06) |
| 10 | **Paid -up Equity Share Capital (Face Value of Rs.10/- each)** | 500.00 | 500.00 | 500.00 | 500.00 | 500.00 | 500.00 |
| 11 | **Reserves excluding Revaluation Reserves as per Balance Sheet** | - | - | - | - | - | (6,693.03) |
| 12 | **Earning Per Share before and after Extra-ordinary Items (of Rs. 10/- each)** | | | | | | |
| | **(a) Basic (Rs.)** | (0.48) | (0.53) | (0.49) | (1.01) | (1.02) | (2.14) |
| | **(b) Diluted (Rs)** | (0.48) | (0.53) | (0.49) | (1.01) | (1.02) | (2.14) |

**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 Wednesday, 4th November,2026.

2. The Statutory Auditors have carried out Limited Review of the Financial Results of the Company for the Quarter and half Year ended September 30th, 2026 under regulation 33 of the Financial Statement of 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. 6,164.26 Lakhs, 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. 7,711.01 Lakhs and a negative Net Worth of Rs. 6,243.31 Lakhs are as on September 30th, 2026 and accordingly, the Financial Results have been prepared on going concern basis.

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

7. The Financial Results are available on the website of Bombay Stock Exchange Ltd. (www.bseindia.com) and the website of the Company, ( www.jayabharat.com).

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

Arun Mitter
Authorised Director
(DIN: 00022941)
New Delhi
Date : 4th November, 2026

## STATEMENT OF ASSETS & LIABILITIES AS AT 30TH SEPTEMBER , 2026

(Rs. in lakhs)

| Particular | As at 30th September, 2026 (Unaudited) | As at 31st March, 2026 (Audited) |
|---|---|---|
| **ASSETS:** | | |
| **Non-Current Assets:** | | |
| (a) Property, Plant and Equipment | 0.18 | 0.23 |
| Total | 0.18 | 0.23 |
| **Current Assets:** | | |
| (a) Financial Assets | | |
| (i) Cash and Cash Equivalents | 4.07 | 1.88 |
| (b) Current Tax Assets | - | - |
| (c) Other Current Assets | 0.86 | 0.86 |
| Total | 4.93 | 2.74 |
| **Total Assets** | 5.11 | 2.97 |
| **EQUITY AND LIABILITIES:** | | |
| **Equity :** | | |
| (a) Equity Share capital | 500.00 | 500.00 |
| (b) Other Equity | (6743.31) | (6693.03) |
| Total Equity | (6243.31) | (6193.03) |
| **Liabilities :** | | |
| **Current Liabilities** | | |
| (a) Financial Liabilities | | |
| (i) Borrowings | 6,194.26 | 6,142.59 |
| (b) Other Current Liabilities | 54.16 | 53.41 |
| Total | 6,248.42 | 6,196.00 |
| **Total Equity and Liabilities** | 5.11 | 2.97 |

for and on behalf of the Board of Directors:

JAGDISH CHAND & CO. CHARTERED ACCOUNTANTS New Delhi

JAYABHARAT CREDIT LIMITED NEW DELHI-110002

**ARUN MITTER**
**Authorised Director**
DIN : 00022941
Place: New Delhi
**Date : 4th November, 2026**

# JAYABHARAT CREDIT LIMITED

## STATEMENT OF CASH FLOW FOR THE QUARTER AND HALF YEAR ENDED ON 30TH SEPTEMBER, 2026

(Rs. in lakhs)

| | PARTICULARS | For the Six months ended 30th September, 2026 (Unaudited) | For the Six months ended 30th September, 2025 (Unaudited) |
|---|---|---|---|
| A. | **CASH FLOWS FROM OPERATING ACTIVITIES:** | | |
| | **Profit/ (Loss) before tax and Extraordinary items** | (50.28) | (51.08) |
| | Adjustment for: | | |
| | Depreciation of Property, Plant & Equipment & Investment Property | 0.06 | 0.14 |
| | 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 | - | - |
| | **Operating Profit before Working Capital Changes** | (50.22) | (50.94) |
| | Movements in working capital: | | |
| | Decrease /(Increase) in Other Current Assets | - | (0.26) |
| | Decrease /(Increase) in Other Financial Assets | - | - |
| | Decrease /(Increase) in Currrent Tax Assets | - | 9.37 |
| | Decrease/(Increase) in Other Non Current Assets | - | - |
| | (Decrease) /Increase in Other Liabilities | 0.74 | (0.02) |
| | **Cash generated from Operation before Extra Ordinary Items** | (49.48) | (41.85) |
| | Direct Taxes Paid | - | - |
| | **Net Cash Flows from Operating Activities (A)** | (49.48) | (41.85) |
| B. | **CASH FLOWS FROM INVESTING ACTIVITIES** | | |
| | 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 | - | - |
| | **Net Cash Flows from/(used in) Investing Activities (B)** | - | - |
| C. | **CASH FLOWS FROM FINANCING ACTIVITIES** | | |
| | Increase in Borrowings | 51.67 | 45.72 |
| | Borrowings Repaid | | |
| | Interest Expenses | - | - |
| | **Net Cash Flows from/(used in) Financing Activities (C )** | 51.67 | 45.72 |
| | **Net increase/(decrease) in Cash and Cash Equivalents (A+B+C)/ (II-I)** | 2.19 | 3.87 |
| | **Cash and Cash Equivalents - Opening (I)** | 1.88 | 6.70 |
| | **Cash and Cash Equivalents - Closing (II)** | 4.07 | 10.57 |

i) The above Cash Flow Statement has been prepared under the "Indirect Method" as set out in Indian Accounting Standard -7, "Statement of Cash Flows".

ii) Amounts in brackets represent Cash Outflow.

iii) Previous year figures have been regrouped/rearranged wherever, considered necessary.

| | | | |
|---|---|---|---|
| iv) | **Cash and Cash Equivalents Includes:** | | |
| a) | Cash on Hand | 0.36 | 0.21 |
| b) | Balance with Banks | 3.71 | 10.36 |
| | Total | 4.07 | 10.57 |

for and behalf of the Board:

**ARUN MITTER**
**Authorised Director**
DIN : 00022941
Place: New Delhi
**Date : 4th November, 2026**

# 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


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, 2026**

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, 2026 (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. 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 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, 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. 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.

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.



5. We draw attention to Note No. 5, as explained in the notes as on 30th September 2026, the company has accumulated losses of ₹ 7,711.01 lakhs and incurred Net loss of ₹ 23.54 lakhs during the quarter ended 30th September,2026 and as of that date the company's current liabilities exceeds its total assets by ₹ 6,243.31 lakhs. The company has negative worth of ₹ 6,243.31 lakhs as on 30th September 2026.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 ₹ 6,194.26 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

RAVI GOEL
Partner
Membership Number:078748
UDIN: 26078748NAVUJE1839
Date: 4Th, November 2026
Place of Signature: New Delhi

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

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED IN THE MEETING OF THE BOARD OF DIRECTORS OF JAYABHARAT CREDIT LIMITED HELD ON 23.05.2019 AT 1.00 P. M. AT 17-B, ASAF ALI ROAD, NEW DELHI 110002.

The Board discussed, in the Meeting of Board of directors of the Company held on 23.05.2019 regarding the authority in favour of Directors, Mr. Rajiv Gupta, Chairman, Mr.Arun Mitter or Mr. M K Madan to sign any Form/s or Financial Result/s or Document/s / Paper/s as required to be filed for the Legal Compliance either with the office of ROC/ MCA, BSE, SEBI or RBI or any Bank/s (for any Banking Facilities) or Government or Semi or Quasi Government Authority/ies.

The Board discussed at length and passed the following Resolutions:

**"RESOLVED THAT** Directors Mr. Rajiv Gupta, (DIN No.00022964), Chairman, Mr. Arun Mitter (DIN No.00022941) or Mr. M K Madan (DIN No.01060575), be and is hereby designated as Authorised Directors to sign and file any Form/s or Financial Result/s or Document/s / Paper/s required to be filed for the Legal Compliance either in the office of ROC/ MCA, BSE, SEBI, CDSL, NSDL, RTA or RBI or any Bank/s (for any Banking Facilities) or Government or Semi or Quasi Government Authority/ies.

**"RESOLVED FURTHER THAT Directors,** Mr. Rajiv Gupta, Chairman or Mr. Arun Mitter or Mr. M K Madan or Key Managerial Personnel (KMPs) Mr. Bipin B Bhavsar, Chief Executive Officer (CEO) or Ms. Hinal R. Mehta, Company Secretary and Compliance Officer, or Mr. Shreeram G Garde (CFO) be and is hereby authorized to certify and submit this Resolution with the authority/ies mentioned in the foregoing Resolution as and when required."

**CERTIFIED TRUE COPY**
**For JAYABHARAT CREDIT LIMITED**

**BIPIN B BHAVSAR**
**CEO**