PAN: AAACJ7671B

CIN: L65999WB1993PLC058703

"Punwani Chambers" 1st Floor, 7B, Kiran Shankar Roy Road, Kolkata-700 001, Phone: +91 33 2248 0150/2545, E-mail: aslcal@aslgroup.in

Date: 03/08/2023

To

The Manager

Corporate Relationship Department,

BSE Limited

P. J. Towers, Dalal Street,

Mumbai-400001

Scrip Code: BSE-543860

Τo

The Manager

Listing Department

The Calcutta Stock Exchange Limited

7, Lyons Range, Dalhousie, Kolkata-700001,

West Bengal

Scrip Code: 20067

Dear Sir/ Madam,

Subject: Intimation about outcome of the Board Meeting held today 3rd August, 2023.

The Board of Directors of the company at its meeting held on today 3rd August, 2023, has inter alia:

- 1. Approved the Standalone Un-Audited Financial Results for the quarter ended June 30, 2023 prepared in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- 2. Noted and taken on record the Limited Review Report on the Un-Audited Financial Results for the guarter ended June 30, 2023.

Please find enclosed the Standalone Un-Audited Financial Results and the Limited Review Report for the quarter ended June 30, 2023.

Further, with reference to our intimation dated 29th June, 2023 and pursuant to Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 and amendment made time to time till date and according to Company's Code of Conduct, the trading window for trading in securities of the Company will be opened after 48 hours of declaration of the attached financial result for the quarter ended June 30, 2023 for Designated persons, Designated employees and their Immediate relatives.

The Board Meeting was commenced at 3:30 P.M. and concluded at 4.30 P.M. Kindly take on the record and acknowledge the receipt.

Thanking You,

For, J. A. Finance Limited

Raju Patro

Company Secretary



Virdi Niwas, M. Road, Bistupur, Jamshedpur - 831001, Jharkhand GSTIN- 20AAFFS1613J1ZN

0657 - 2320686, 2320691, 2321275

info@sknaredi.co.in
www.sknaredi.co.in

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 J. A. Finance Ltd.

- 1. We have reviewed the accompanying statement of unaudited financial results of M/s. J. A. Finance Ltd. ("the Company") [CIN: L65999WB1993PLC058703] for the quarter ended June 30, 2023 ("the Statement") attached herewith, being submitted by the company pursuant to the requirement of Regulations 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.
- 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 the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to issue a report 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 (ICAI). This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedure 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.
- 4. Based on our review conducted as stated in Paragraph 3 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 Indian Accounting Standard specified under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder 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, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For S. K. Naredi & Co Chartered Accountants

ICAI Firm Regn. No: 003333C

RAHUL NAREDI Digitally signed by RR-HUL NAREDI DNC - NO. NERDI - NO. C. - NO. - PESSON, Little-8804, 2381 d8232 pseudonym-ddd77267ddd 1476b442381 d8232 - 23-4.20-39166b641 20053062-b0-4ef-9099f1 6265 5503062-d261 4490: 143746273865, consideration of the state of th

(CA Rahul Naredi)

Partner M. No. 302632 Jamshedpur, India. August 3, 2023

UDIN: 23302632BGSDFG8130

Particulars ASSETS 1 FINANCIAL ASSETS	As at June 30, 2023	
1 FINANCIAL ASSETS	Julie 30, 2023	As March 31, 202
(a) Cash and Cash Equivalents	0.38	0.5
(b) Bank Balance other than (a) above	1.73	61.9
(c) Receivables	2.,, 0	01.3
(i) Trade Receivables	-	-
(d) Loans	3,983.26	2,338.3
(e) Investments	265.63	260.0
	4,251.01	2,660.8
2 NON-FINANCIAL ASSETS		
(a) Current Tax Assets (Net)	36.32	35.9
(b) Property, Plant and Equipment	0.38	0.4
(c) Other Non - Financial assets	21.35	25.3
	58.05	61.7
TOTAL ASSETS	4,309.06	2,722.6
LIABILITIES AND EQUITY LIABILITIES		
1 FINANCIAL LIABILITIES		
(a) Payables	_	_
(I) Trade Payables		
(i) Total outstanding dues of micro enterprises and small enterprises	2.97	0.0
(ii) Total outstanding dues of Creditors other than micro enterprises (II) Other Payables	-	-
(i) Total outstanding dues of micro enterprises and small enterprises	_	_
(ii) Total outstanding dues of fried enterprises and small enterprises (ii) Total outstanding dues of Creditors other than micro enterprises	_	
(b) Borrowings (Other than Debt Securities)	2,372.36	812.5
(c) Other Financial Liabilities	5.87	4.1
(c) Other Financial Liabilities	2,381.20	816.7
2 NON - FINANCIAL LIABILITIES	2,301.20	010.
(a) Current Tax Liabilities (Net)	_	_
(b) Provisions	_	
(c) Deferred Tax Liabilities (Net)	12.90	12.9
(d) Other Non- Financial Liabilities	5.15	3.0
(a) Other North Charles Liabilities	18.05	15.9
EQUITY	10.03	15.3
	1,064.87	1,064.8
(a) Equity Share Capital (b) Other Equity	1,064.87 844.94	1,064.8
(b) Other Equity	1,909.82	1,889.8
-	1,503.62	1,009.8
TOTAL LIABILITIES AND EQUITY	4,309.06	2,722.6
For and on behalf		
For J.A. Finance Lt		
(CIN: L65999WB19	Digitally signed by AKSHAY GOYAL	
AKSHAY	DN: c=lN, postalCode=831001, st=JHARKHAND, street=EAST SINGHBHUM, l=EAST SINGHBHUM, o=Personal, reginNumbers bef 24dea02-r-b37dfs-82003694039036525755	
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	email=AKSHAYGOYAL@ASLGROUP.IN, cn=AKSHAY GOYAL Date: 2023.08.03 15:47:05 +05:30*	
/41 1 - "		
(Akshay Goyal)		
(Akshay Goyal) Managing Director (DIN - 00201393)	r	

J.A.FINANCE LTD.

Statement of Profit and Loss for the quater ended on June 30, 2023

(Rs in Lakhs)

		Quarter ended			Year ended		
	Particulars	June 30,	March 31,	June 30,	March 31,	March 31,	
		2023	2023	2022	2023	2022	
		(unaudited)	(audited)	(unaudited)	(audited)	(audited)	
ı.	Revenue from operations	,	, ,	,	,	` '	
	(a) Interest Income	89.59	63.23	56.13	236.34	208.61	
	(b) Fees and Commission Income	7.50	2.80	_	3.80	0.50	
	(c) Net Gain on Fair Value Changes	2.71	(22.18)	0.71	(22.29)	5.36	
	Total Revenue From Operations	99.80	43.86	56.84	217.86	214.47	
II.	Other Income		-	-	-		
III.	Total Income (I + II)	99.80	43.86	56.84	217.86	214.47	
IV.	Expenses:						
	(a) Finance Costs	39.45	21.14	12.39	64.04	44.05	
	(b) Impairment on Financial Instruments	4.12	(1.09)	-	0.63	0.35	
	(c) Employee benefits expenses	15.30	15.44	13.93	60.82	60.83	
	(d) Depreciation, amortisation and impairment	0.03	0.03	0.03	0.12	0.11	
	(e) Other Expenses	14.23	16.18	5.87	29.98	19.84	
	Total expenses (IV)	73.14	51.70	32.23	155.59	125.19	
٧.	Profit/(loss) before exceptional items and tax (III - IV)	26.66	(7.84)	24.61	62.26	89.28	
VI.	Exceptional items	-	-	-	-	103.00	
VII.	Profit/(loss) before tax (V + VI)	26.66	(7.84)	24.61	62.26	192.28	
van	Tay aynanca:						
VIII.	Tax expense:	6.71	4.04	6.10	21.60	22.26	
	(a) Current tax (b) Deferred tax	6.71	4.04	6.19	21.69	22.26	
		- 0.01	- 0.01	0.01	- 0.01	- 0.22	
	(c) Adjustment of taxes of earlier year	6.72	0.01 4.05	0.01 6.20	0.01 21.71	0.33 22.59	
	Total tax expense (VIII)	0.72	4.03	0.20	21./1	22.33	
IX.	Profit/(loss) for the year (VII - VIII)	19.94	(11.89)	18.41	40.55	169.69	
X.	Other comprehensive income/(loss)						
	A Items that will not be reclassified to profit or loss:						
	(a) Re-measurement of losses on defined benefit plans						
	(a) Net gain / (loss) on Equity instruments through OCI	-	0.00	-	(10.24)	(90.99)	
	(b) Income tax relating to items that will not be reclassified to profit or loss		2.58	-	2.58	22.90	
	Subtotal (A)	-	(2.57)	-	(7.66)	(68.09)	
	B. Items that will be reclassified to profit or loss	-	-				
	(a) Net gain / (loss) on debt instruments through OCI	-	-	-	-	-	
	(b) Income tax relating to items that will be reclassified to profit or loss		=	-	-	-	
	Subtotal (B)		-	-	-	-	
	Other comprehensive income/(loss) for the year (A + B)	-	(2.57)	-	(7.66)	(68.09)	
XI.	Total Comprehensive Income/(Loss) for the year (IX+X)	19.94	(14.47)	18.41	32.89	101.60	
XII.	Earnings per share:						
	Face Value Rs. 10 each:						
	Basic	0.19	(0.11)	0.17	0.38	1.49	
	Diluted	0.19	(0.11)	0.17	0.38	1.49	

For J.A. Finance Ltd.

(CIN: L65999WB1993PLC058703)

AKSHAY GOYAL

Logiani yayinci by ANSHAY LOUTA.

DNC-HN, DOSIAGO-BISO (1), sel-ARKHAND, street-EAST SINCHBHU
I-EAST SINKHBHUM, o-Personal,
i-

(Akshay Goyal) Managing Director (DIN - 00201393)

atement of Cash Flows				
or the quarter ended on June 30, 2023				(Rs. In Lakhs)
Particulars			Quarter ended	Year ende
rarticulars			June 30 , 2023	March 31, 202
Cash flows from Operating activities				
Profit before exceptional items and taxes			26.66	62.26
Adjustments for Non - cash Expenses				
Prior Period Tax Expense			0.01	(0.01
Depreciation and amortisation expense			0.03	0.1
Fair values changes			(1.82)	22.29
Impairment on financial instruments			4.12	0.63
Interest Paid		_	39.45	64.04
Cash flows from operating activities before	working capital changes	-	68.45	149.33
Adjustment for working capital changes :				
(Increase)/decrease in Loans			(1,649.03)	(252.88
(Increase)/decrease in current tax assets			(0.38)	(10.82
(Increase)/decrease in other non-financial as	ssets		4.04	(23.13
Increase/(decrease) in Receivables			-	-
Increase /(decrease) in other financial liabilit	ties		1.68	0.61
Increase/(decrease) in Payables			2.92	0.05
Increase/(decrease) in other non-financial lia	abilities		2.07	(2.32
Cash generated from operations		-	(1,570.25)	(139.15
Income tax paid (net of refund)			(6.71)	(22.27
Net cash flows from operating activities (A)		- -	(1,576.96)	(161.42
Cook flows from Investing a stivities				
Cash flows from Investing activities Purchase of property, plant and equipments				
Proceeds from sale of property, plant and equipments			-	-
Purchase of investments at amortised cost	quipment		(3.81)	(55.36
Proceeds from sale of investments at amortised cost	sed cost		(5.81)	(55.50
Net cash used in investing activities (B)	300 0030	-	(3.81)	(55.36
		-		
Cash flows from Financing activities				
Proceeds from Borrowings (Other than Debt	Securities)		1,559.86	341.50
Interest Paid			(39.45)	(64.04
Dividend paid (including tax on dividend)			-	-
Net cash from/(used in) financing activities	(C)	-	1,520.40	277.46
Net increase/(decrease) in cash and cash e	guivalents (A + B + C)		(60.37)	60.69
Cash and cash equivalents as at April 1 (oper			62.49	1.80
Cash and cash equivalents as at March 31 (closing balance)		2.12	62.49
Cash and cash equivalents as at period end	:			
Cash on hand			0.38	0.57
Balances with banks in current accounts			1.73	61.93
Term deposits with maturity of less than t	hree months	_	-	-
Total			2.12	62.49
		For and on beha For J.A. Finance		
		(CIN: L65999WB	1993PI (058703)	
		AKSHAY	Digitally signed by AKSHAY GOYAL DN: c=IN, postalCode=831001, st=JHAF SINGHBHUM, I=FAST SINGHBHUM, o=P	KHAND, street=EAST ersonal,
		GOYAL	serislNumber=bfc3dde9e2ccb374fac87 30e5b9c9fc3b4fefd94f223, pseudorym=84be078903484ffe9d2e9b 2.5.4.26=a6dd00366580c3cf764192331 40c1c957dc2d4b7f6209,	5a81e20efc,
			40c1c957dc2d4b7f6209, email=AK\$HAYGOYAL@A\$LGROUPJN, Date: 2023.08.03 15:48:20 +05'30'	rn=AKSHAY GOYAL
		(Akshay Goyal)		
		Managing Direct		
		(DIN - 00201393	7)	

J A Finance Ltd

NOTES:

- 1. The above 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 and accordingly, these financial results together with the results for the comparative reporting period have 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 ("the Act"), and other recognized accounting practices generally accepted in India and in compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). Any application guidance/ clarifications/ directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/ applicable.
- 2. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulations 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.
- 3. The unaudited results for the quarter and three months ended June 30, 2023 have been subject to Limited review by Statutory Auditor.
- 4. The above financial results have been reviewed by the Audit committee and on its recommendation have been approved by Board of Directors at its meetings.
- 5. The Company is primarily engaged in the business of NBFC activity and there are no separate reportable segments identified as per Ind AS 108 Segment Reporting.
- 6. The figure for the previous quarter/period has been regrouped/rearranged wherever necessary to conform to the current period presentation.

For or behalf of Board of Directors of

J.A.Finance Ltd.

AKSHAY

TO CONTROL OF THE CONTROL OF

(Akshay Goyal)
Managing Director
DIN – 00201393

Place :- Jamshedpur Date :- 03.08.2023

J.A.FINANCE LTD.

CIN:- L65999WB1993PLC058703

7B, Kiran Shankar Roy Road, 1st Floor, Punwani Chambers, Kolkata - 700001 (West Bengal)

Extract of Unaudited Financial Results for the Quarter Ended 30th June'2023

(Rs In Lakhs)

Particulars	Quarter Ended			Year Ended		
	30.06.2023 31.03.2023 30.06.2022		31.03.2023	31.03.2022		
	Unaudited	Audited	Unaudited	Audited	Audited	
Total Income from Operations (Net)	99.80	43.86	56.84	217.86	214.47	
Net Profit / (Loss) from ordinary activities after tax	19.94	(11.89)	18.41	40.55	169.69	
Net Profit / (Loss) for the period after tax (after extraordinary items)	19.94	(11.89)	18.41	40.55	169.69	
Total Comprehensive Income for the period (Comprising Profit/ (Loss) for the period (after tax) and other comprehensive income (after tax)	19.94	(14.47)	18.41	32.89	101.60	
Equity Share Capital (Face value of Rs 10/- each)	1,064.87	1,064.87	1,064.87	1,064.87	1,064.87	
Other Equity as shown in Audited Balance Sheet of the previous year	825.09	825.09	792.10	825.09	792.10	
Earnings Per Share (before extraordinary items) (of Rs 10/- each)						
Basic:	0.19	(0.11)	0.17	0.38	1.49	
Diluted:	0.19	(0.11)	0.17	0.38	1.49	
Earnings Per Share (for continuing & discontinued operations) (of Rs 10/- each)						
Basic:	0.19	(0.11)	0.17	0.38	1.49	
Diluted:	0.19	(0.11)	0.17	0.38	1.49	

Note:

The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulations 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.

The above financial results have been reviewed by the Audit committee and on its recommendation have been approved by Board of Directors at its meetings held on 03.08.2023

The Company is primarily engaged in the business of financing and there are no separate reportable segments identified as per Ind AS 108 - Segment Reporting.

The figure for the previous quarter/period have been regrouped/rearranged wherever necessary to conform to the current period presentation.

For on behalf of Board of Directors of

J A Finance Ltd

CIN:-L65999WB1993PLC058703

AKSHAY GOYAL

Digitally signed by ARSHAY COYAL
Dik et M, postal Code-831011, 11-81-88094MD, Street-EAST
SNG-8484M, -14-62T SNG-8484M, or Principal,
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Place: Jamshedpur Dated : 03.08.2023 (Akshay Goyal) Managing Director DIN - 00201393

J.A.FINANCE LTD.

CIN :- L65999WB1993PLC058703

Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

			Quarter ended		Year Er	nded
Sr No	Particluars	30.06.2023	31.03.2023	30.06.2022	31.03.2023	31.03.2022
		(Unaudited)	(Audited)	(Unaudited)	(Audited)	(Audited)
1	Debt-Equity Ratio	1.24	0.43	0.38	0.43	0.25
2	Debt Service Coverage Ratio	NA	NA	NA	NA	NA
3	Interest Service Coverage Ratio	NA	NA	NA	NA	NA
4	Outstanding Reedemable Preference Share (Qty)	Nil	Nil	Nil	Nil	Nil
5	Outstanding Reedemable Preference Share (Value)	Nil	Nil	Nil	Nil	Nil
6	Capital Redemption Reserve (Rs in Lakhs)	222.95	222.95	222.95	222.95	222.95
7	Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil
8	Networth (Rs in lakhs)	1,889.87	1,889.87	1,856.97	1,889.87	1,856.97
9	Net Profit after Tax (Rs in lakhs)	19.94	(11.89)	18.41	40.55	169.69
10	Earnings per Equity Share					
	Basic (Rs)	0.19	(0.11)	0.17	0.38	1.49
	Diluted (Rs)	0.19	(0.11)	0.17	0.38	1.49
11	Current Ratio	NA	NA	NA	NA	NA
12	Long Term Debt to Working Capital	NA	NA	NA	NA	NA
13	Bad debts to Accounts Receivable Ratio	NA	NA	NA	NA	NA
14	Current Liability Ratio	NA	NA	NA	NA	NA
15	Total Debts to Total Assets	0.55	0.30	0.27	0.30	0.20
16	Debtors Turnover	NA	NA	NA	NA	NA
17	Inventory Turnover	NA	NA	NA	NA	NA
18	Operating Margin (%)	NA	NA	NA	NA	NA
19	Net Profit Margin (%)	19.98%	-27.12%	32.39%	18.61%	79.12%
20	Sector Specific equivalent ratios					
	Capital Adequacy Ratio (%)	44.41%	72.21%	71.51%	72.21%	79.71%
	Gross NPA ratio (%)	=	=	-		=
	Net NPA ratio (%)	-	-	-		-
	NPA Provision Coverage Ratio (%)	-	-	-		-

- I) Certain ratios/ line items marked with remark "N/A" are not applivable since the Company is a NBFC registered with RBI
- ii) Debt Equity Ratio = [Debt Securities + Borrowings(Other than Debt Securities) + Deposits + Subordinated Liabilities]/[Equity Share Capital+Other Equity
- iii) Net Worth = [Equity Share Capital + OtherEquity]
- iv) Total debts to total Assets = [Debt Securities + Borrowings(Other than Debt Securities) + Deposits + Subordinated Liabilities]/ Total Assets
- v) Net Profit Margin (%) = Profit After Tax / Total Income
- vi) Capital Adequacy Ratio has been computed as per RBI guidelines
- vii) Gross NPA Ratio = Gross Stage 3 Ioans / Gross Loans
- viii) Net NPA Ratio = Net Stage 3 Loans / (Gross Ioans ECL on stage 3 Ioans) where Net stage 3 Ioan = Gross Stage 3 Ioans ECL on stage 3 Ioans
- ix) NPA Provision Coverage Ratio = ECL on Stage 3 loans / Gross stage 3 loans
- x) Liquidity Coverage Ratio has been computed as per RBI guidelines
- xi) NPA = Non Performing Assets