



JAYABHARAT CREDIT LIMITED

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

PART I							
Unaudited Results for the for the Quarter Ended 31/12/2012							
(Rs. in Lakhs)							
Sr.No	Particulars (Refer Notes Below)	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2012	30.09.2012	31.12.2011	31.12.2012	31.12.2011	31.03.2012
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Income from operations						
	(a) Net sales/ income from operations (Net of excise duty)	176.28	132.15	118.57	421.59	397.75	595.22
	(b) Other operating income	(0.33)	4.28	11.05	6.62	31.14	25.99
	Total income from operations (net)	175.95	136.43	129.62	428.21	428.89	621.21
2	Expenses						
	(a) Cost of materials consumed	-	-	-	-	-	-
	(b) Purchases of stock-in-trade	-	-	-	-	-	-
	(c) Changes in inventories of finished goods, work in-progress and stock-in-trade	-	-	-	-	-	-
	(d) Employee benefits expense	14.51	15.16	14.46	48.18	44.27	60.14
	(e) Depreciation and amortisation expense	1.75	1.71	1.90	5.14	5.58	7.54
	(f) Other expenses	30.21	23.73	28.28	77.09	78.27	189.72
	Total expenses	46.47	40.60	44.64	130.41	128.12	257.40
3	Profit / (Loss) from operations before other income, finance costs and exceptional items (1- 2)	129.48	95.83	84.98	297.80	300.77	363.81
4	Other income	0.29	-	-	0.29	1.11	42.06
5	Profit / (Loss) from ordinary activities before finance costs and exceptional items (3 ± 4)	129.77	95.83	84.98	298.09	301.88	405.87
6	Finance costs	133.28	100.26	97.08	321.31	311.05	415.46
7	Profit / (Loss) from ordinary activities after finance costs but before exceptional items (5 ± 6)	(3.51)	(4.43)	(12.10)	(23.22)	(9.17)	(9.59)
8	Exceptional items	-	-	-	-	-	-
9	Profit / (Loss) from ordinary activities before tax (7+/-8)	(3.51)	(4.43)	(12.10)	(23.22)	(9.17)	(9.59)
10	Tax expense	-	-	-	-	-	-
11	Net Profit / (Loss) from ordinary activities after tax(9-+10)	(3.51)	(4.43)	(12.10)	(23.22)	(9.17)	(10.18)
12	Extraordinary items	-	-	-	-	-	-
13	Net Profit / (Loss) for the period (11 ± 12)	(3.51)	(4.43)	(12.10)	(23.22)	(9.17)	(10.18)
14	Share of profit / (loss) of associates*	-	-	-	-	-	-
15	Minority interest *	-	-	-	-	-	-
16	Net Profit / (Loss) after taxes, minority interest and share of profit / (loss) of associates (13 ± 14 ± 15) *	(3.51)	(4.43)	(12.10)	(23.22)	(9.17)	(10.18)
17	Paid-up equity share capital (50,00,000 shares of Rs. 10 each)	500.00	500.00	500.00	500.00	500.00	500.00
18	Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	-	-	1,353.94
19.i	Earnings per share (before extraordinary items) (of Rs. 10/- each) (not annualised):						
	(a) Basic & Diluted	(0.07)	(0.09)	(0.24)	(0.46)	(0.18)	(0.20)
19.ii	Earnings per share (after extraordinary items) (of Rs. 10/- each) (not annualised):						
	(a) Basic & Diluted	(0.07)	(0.09)	(0.24)	(0.46)	(0.18)	(0.20)





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PART II							
Select Information for the Quarter Ended 31/12/2012							
	Particulars	3 months ended (31/12/2012)	Preceding 3 months ended (30/09/2012)	Corresponding 3 months ended (31/12/2011) in the previous year	Year to date figures for current period ended (31/12/2012)	Year to date figures for the previous year ended (31/12/2011)	Previous year ended (31/03/2012)
A	PARTICULARS OF SHAREHOLDING						
1	Public shareholding						
	- Number of shares	4,995,450	4,995,450	4,995,450	4,995,450	4,995,450	4,995,450
	- Percentage of shareholding	99.91	99.91	99.91	99.91	99.91	99.91
2	Promoters and Promoter Group Shareholding						
	a) Pledged / Encumbered						
	- Number of shares	0	0	0	0	0	0
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	0	0	0	0	0	0
	- Percentage of shares (as a % of the total share capital of the company)	0	0	0	0	0	0
	b) Non - encumbered						
	- Number of shares	4550	4550	4550	4550	4550	4550
	- Percentage of shares (as a % of the total shareholding of the Promoter and Promoter group)	100	100	100	100	100	100
	- Percentage of shares (as a % of the total share capital of the company)	0.09	0.09	0.09	0.09	0.09	0.09

	Particulars	3 months ended (31/12/2012)
B	INVESTOR COMPLAINTS	
	Pending at the beginning of the quarter	NIL
	Received during the quarter	NIL
	Disposed of during the quarter	NIL
	Remaining unresolved at the end of the quarter	NIL

Notes :

- The above unaudited results were reviewed by the Audit Committee and approved by the Board of Directors in its meeting held on 14th February, 2013.
- The Statutory Auditors have carried out the limited review of the above result.
- In compliance of Accounting Standard "AS 22" on 'Accounting for Taxes on Income' issued by The Institute of Chartered Accountants of India, calculation of Deferred / Provision for Taxation, if any, will be considered in the audited accounts for the year ended 31st March, 2013.
- Provision for the Non Performing Assets as required in terms of Non Banking Financial Companies Prudential Norms (Reserve Bank) Directions, 1998, as amended, will be considered in the unaudited financial results for the year ended 31st March, 2013.
- There were no investors complaints pending at the beginning of the quarter nor any complaints were received during the quarter. There are no investors complaints pending at the end of this period ended.
- Figures for the periods/year have been regrouped wherever necessary.

By order of the Board
JAYABHARAT CREDIT LIMITED

Arun Mitter
Director
New Delhi 14th February, 2013





SHARP & TANNAN
Chartered Accountants

LIMITED REVIEW REPORT FOR THE PERIOD ENDED 31st December, 2012

We have reviewed the accompanying Statement of Unaudited Financial Results of **Jayabharat Credit Limited** for the period ended 31st December, 2012, *except for the disclosures regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been audited by us.* This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors on 14th February, 2013. 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, *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.

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 recognised practices and policies, has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed, or that it contains any material misstatement, *except non-compliance of prudential norms concerning income reversal and non-performing assets as required by the Reserve Bank of India amount of which has not been ascertained for the quarter ended 31st December, 2012 and its consequential effect on the Unaudited Financial Results for the period ended 31st December, 2012.*

SHARP & TANNAN
Chartered Accountants
Registration No. 109982W
by the hand of


MILIND P. PHADKE
Partner

Membership No. 033013

Mumbai, 14th February, 2013

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Also at Pune. Associate Offices : Bangalore, Chennai, Goa, Hyderabad & New Delhi