



JAYABHARAT CREDIT LIMITED

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

SG: 02:2016

13.02.2016

B.S.E. Limited,
Dalal Street,
Mumbai – 400 001.

Dear Sir,

Re: Quarterly Unaudited Financial Result for 31st December, 2015

Please find enclosed Quarterly Unaudited Financial Result (provisional) for the quarter ended 31st December, 2015 along with Certificate of Limited Review Report Annexure V to Clause no 41, issued by our Auditors.

Kindly take the same on record.

Thanking you,

Yours faithfully,
For **JAYABHARAT CREDIT LIMITED**

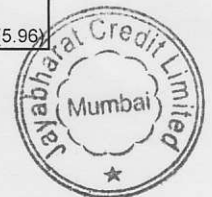
SECRETARIAL DEPARTMENT
Encl:A/a



JAYABHARAT CREDIT LIMITED

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

(Rs.in Lacs)							
Unaudited Results for the for the Quarter Ended 31/12/2015							
Sr.No	Particulars (Refer Notes Below)	Quarter Ended		Nine Months Ended		Year Ended	
		31.12.2015	30.09.2015	31.12.2014	31.12.2015	31.12.2014	31.03.2015
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Income from operations						
	(a) Net sales/ income from operations (Net of excise duty)	0.00	0.00	0.01	0.00	2.66	64.56
	(b) Other operating income	40.12	0.16	20.02	12.21	75.14	-
	Total income from operations (net)	40.12	0.16	20.03	12.21	77.80	64.56
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	6.26	7.23	16.80	28.92	43.02	51.20
	(e) Depreciation and amortisation expense	2.66	0.51	1.40	1.47	4.23	4.66
	(f) Other expenses	14.36	17.64	29.30	47.65	65.59	73.54
	Total expenses	23.28	25.38	47.50	78.04	112.84	129.40
3	Profit / (Loss) from operations before other income, finance costs and exceptional items (1-2)	16.84	(25.22)	(27.47)	(65.83)	(35.04)	(64.84)
4	Other income	-	-	-	0.00	0.00	84.33
5	Profit / (Loss) from ordinary activities before finance costs and exceptional items (3 ± 4)	16.84	(25.22)	(27.47)	(65.83)	(35.04)	19.49
6	Finance costs	187.01	32.74	84.60	97.32	252.96	317.59
7	Profit / (Loss) from ordinary activities after finance costs but before exceptional items (5 ± 6)	(170.17)	(57.96)	(112.07)	(163.15)	(288.00)	(298.10)
8	Exceptional items	31.40	-	-	31.40	-	-
9	Profit / (Loss) from ordinary activities before tax (7+/-8)	(138.77)	(57.96)	(112.07)	(131.75)	(288.00)	(298.10)
10	Tax expense	-	-	-	-	-	0.00
11	Net Profit / (Loss) from ordinary activities after tax(9+10)	(138.77)	(57.96)	(112.07)	(131.75)	(288.00)	(298.10)
12	Extraordinary items	-	-	-	-	-	-
13	Net Profit / (Loss) for the period (11 ± 12)	(138.77)	(57.96)	(112.07)	(131.75)	(288.00)	(298.10)
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) *	(138.77)	(57.96)	(112.07)	(131.75)	(288.00)	(298.10)
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	-	-	-	-	-	790.76
19.i	Earnings per share (before extraordinary (of Rs. 10/- each) (not annualised):						
	(a) Basic & Diluted	(2.78)	(1.16)	(2.24)	(0.26)	(0.69)	(5.96)
19.ii	Earnings per share (after extraordinary (of Rs. 10/- each) (not annualised):						
	(a) Basic & Diluted	(2.78)	(1.16)	(2.24)	(0.26)	(0.69)	(5.96)





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PART II							
Select Information for the Quarter Ended 31/12/2015							
	Particulars	3 months ended (31/12/2015)	Preceding 3 months ended (30/09/2015)	Correspondin g 3 months ended (31/12/2014) in the previous year	Year to date figures for current period ended (31/12/2015)	Year to date figures for the previous year ended (31/12/2014)	Previous year ended (31/03/2015)
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

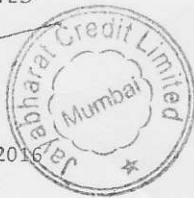
	Particulars	3 months ended (31/12/2015)
B	INVESTOR COMPLAINTS	
	Pending at the beginning of the quarter	NIL
	Received during the quarter	NIL
	Disposed of during the quarter	NIL
	Remaining unresolved at the end of the quarter	NIL

- Notes :
- 1 The above financial result for the quarter ended December, 2015 were reviewed by the Audit Committee at the Meeting held on 13th February, 2016 and the same is approved by the Board of Directors at the meeting held on 13th February, 2016.
 - 2 The statutory Auditors of the Company have carried out a Limited review of the results for the quarter ended 31st December, 2015
 - 3 The figures for the corresponding period have been regrouped or reclassified wherever necessary.

By order of the Board
JAYABHARAT CREDIT LIMITED

Arun Mitter
Director

New Delhi 13th February, 2016





LIMITED REVIEW REPORT TO THE BOARD OF DIRECTORS OF
JAYABHARAT CREDIT LIMITED FOR THE PERIOD ENDED 31st DECEMBER, 2015

Introduction

We have reviewed the accompanying statement of unaudited financial results of **Jayabharat Credit Limited** (the 'Company') for the nine month period ended December 31, 2015. This statement is the responsibility of the Company's management and has been approved by the board of directors on February 13, 2016. Our responsibility is to issue a report on these financial statements based on our review.

Scope of review

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". 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 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.

Conclusion

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 prescribed by section 133 of the Companies Act, 2013 read with rule 7 of the Companies (Accounts) Rules, 2014 and other recognised 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, except the following:

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 period ended 31st December, 2015 and its consequential effect on the Unaudited Financial Results for the period ended 31st December, 2015 .



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

MILIND P. PHADKE
Partner
Membership No.033013

Mumbai, 13th February 2016.