

**JHAVERI CREDITS & CAPITAL LTD.**  
**301/302, PAYAL TOWER-II, SAYAJIGUNJ, VADODARA - 390020**  
**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED ON 30TH SEPTEMBER, 2015**

Statement of Unaudited Results for the Quarter Ended on 30th September, 2015							
	Particulars	3 months ended 30.09.2015	Preceding 3 months ended 30.06.2015	Corresponding 3 months ended 30.09.2014	Year to date figure for current period ended 30.09.2015	Year to date figure for previous year ended 30.09.2014	Previous year ended on 31.03.2015
	(Refer Notes Below)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	<b>Income from operations</b>						
	Income from operations	62.96	36.90	29.75	99.86	54.88	156.62
	Other Operating Income	0.00	0.00	0.00	0	0	0.00
	<b>Total income from operations (net)</b>	<b>62.96</b>	<b>36.90</b>	<b>29.75</b>	<b>99.86</b>	<b>54.88</b>	<b>156.62</b>
2	<b>Expenses</b>						
	(a) Cost of materials Consumed	0.00	0.00	0.00	0	0	0.00
	(b) Purchased of Stock in trade	0.00	0.00	0.00	0	0	0.00
	(c) Changes in inventories of finished good, work in progress and stock in trade	0.00	0.00	0.00	0	0	0.00
	(d) Employees benefits expense	16.69	5.84	11.09	22.53	19.18	67.83
	(e) Depreciation and amortisation expenses	1.70	0.97	0.87	2.67	1.75	3.86
	(f) Other expenses						
	Rent, Rate & Taxes	1.67	3.24	2.55	4.91	4.39	11.24
	Trade related expenses	9.33	10.64	3.19	19.97	6.09	22.45
	Brokrage	19.05	20.66	15.85	39.71	28.2	56.80
	Others	0.65	7.78	6.47	8.43	15.18	13.49
	<b>Total Expenses</b>	<b>49.09</b>	<b>49.13</b>	<b>40.02</b>	<b>98.22</b>	<b>74.79</b>	<b>175.66</b>
3	<b>Profit / (Loss) from operation before other income, finance costs and exceptional item (1±2)</b>	<b>13.87</b>	<b>-12.23</b>	<b>-10.27</b>	<b>1.64</b>	<b>-19.91</b>	<b>-19.04</b>
4	Other income	5.85	5.58	1.61	11.43	14.36	31.66
5	<b>Profit / (Loss) from ordinary activities before finance costs and exceptional items (3±4)</b>	<b>19.72</b>	<b>-6.65</b>	<b>-8.66</b>	<b>13.07</b>	<b>-5.55</b>	<b>12.62</b>
6	Finance Costs	2.32	4.55	2.86	6.87	5.71	8.21
7	<b>Profit / (Loss) from ordinary activities after finance costs but before exceptional items (5±6)</b>	<b>17.40</b>	<b>-11.20</b>	<b>-11.52</b>	<b>6.20</b>	<b>-11.26</b>	<b>4.40</b>
8	Exceptional Items	0.00	0.00	0.00	0.00	0.00	0.00
9	<b>Profit / (Loss) from ordinary activities before tax (7±8)</b>	<b>17.40</b>	<b>-11.20</b>	<b>-11.52</b>	<b>6.20</b>	<b>-11.26</b>	<b>4.41</b>
10	Tax expenses		0.00	0.00	0.00	0.00	1.28
11	<b>Net Profit / (Loss) from ordinary activities after tax (9±10)</b>	<b>17.40</b>	<b>-11.20</b>	<b>-11.52</b>	<b>6.20</b>	<b>-11.26</b>	<b>3.12</b>
12	Extraordinary items (net of tax expenses _____ Lakhs)	0.00	0.00	0.00	0.00	0.00	0.00
13	<b>Net Profit / (Loss) for the period (11±12)</b>	<b>17.40</b>	<b>-11.20</b>	<b>-11.52</b>	<b>6.20</b>	<b>-11.26</b>	<b>3.12</b>
14	Shares of Profit / (Loss) of associates	0.00	0.00	0.00	0.00	0.00	0.00
15	Minority interest	0.00	0.00	0.00	0.00	0.00	0.00
16	<b>Net Profit / (Loss) after taxes, minority interest and share of profit / (Loss) of associates (13±14±15)</b>	<b>17.40</b>	<b>-11.20</b>	<b>-11.52</b>	<b>6.20</b>	<b>-11.26</b>	<b>3.12</b>

	aid-up equity shares Capital (Face Value of the Share shall be indicated)	646.33	646.33	646.33	646.33	646.33	646.33
	Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year	180.70	174.50	166.56	180.70	160.12	174.50
19.i	Earnings per share (before extraordinary item) (of Rs. 10/-each) (not annualised):						
	(a) Basic	0.27	-0.17	-0.18	0.10	-0.17	0.05
	(b) Diluted						-
19.ii	Earnings per share (after extraordinary item) (of _____/- each) (not annualised):						
	(a) Basic	0.27	-0.17	-0.18	0.10	-0.17	0.05
	(b) Diluted		-	-			-

**PART II**

**Statement of Unaudited Results for the Quarter Ended on 30th September, 2014**

Sr. No.	Particulars	3 months ended 30.09.2015	Preceding 3 months ended 30.06.2015	Corresponding 3 months ended 30.09.2014	Year to date figure for current period ended 30.09.2015	Year to date figure for previous year ended 30.09.2014	Previous year ended on 31.03.2015
<b>A</b>	<b>PARTICULARS OF SHAREHOLDING</b>						
1	Public shareholding						
	- Number of shares	2393351	2174352	2437401	2393351	2437401	2478351
	- Percentage of shareholding	37.03%	33.64%	37.71%	37.03%	37.71%	38.34%
2	Promoters and Promoter Group shareholding						
	a) Pledged / Encumbered						
	- Number of Shares	No Pledge	No Pledge	No Pledge	No Pledge	No Pledge	No Pledge
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	No Pledge	No Pledge	No Pledge	No Pledge	No Pledge	No Pledge
	- Percentage of Shares (as a % of the total share capital of the company)	No Pledge	No Pledge	No Pledge	No Pledge	No Pledge	No Pledge
	b) Non - encumbered						
	- Number of Shares	4069949	4288948*	4025899	4069949	4025899	3984949
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter Promoter group)	62.97%	66.36%	62.29%	62.97%	62.29%	61.66%
	- Percentage of Shares (as a % of the total share capital of the company)	62.97%	66.36%	62.29%	62.97%	62.29%	61.66%
	<b>Particulars</b>	<b>3 months ended 30.09.2015</b>					
<b>B</b>	<b>INVESTOR COMPLAINTS</b>						
	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					

Note 1 The above results were reviewed by Audit Committee and thereafter approved by Board of Directors in its meeting held on **10.11.2015**

2 There were no Investor Complaints pending at the beginning or at the end of the Quarter .

3 The Statutory Auditors have carried out the Limited Review of the above financial results and their report contains no qualification."

\* 243999 Share where wrongly credited in Demat Account of promoter group by broker but the entries were rectified after 30-06-2015 hence as on 30-06-2015 share held by promoter group is show more by 243999 shares, as such the effect is reflected in promoters shareholding as on 30-06-2015

**For JHAVERI CREDITS AND CAPITAL LIMITED**

Place : Vadodara  
Date: 10.11.2015



**KAMLESH J JHAVERI**  
**DIRECTOR**  
**DIN No. 00266242**

**JHAVERI CREDITS & CAPITAL LTD.**  
**301/302, PAYAL TOWER-II, SAYAJIGUNJ, VADODARA - 390020**  
**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED ON 30TH SEPTEMBER,**  
**2015**

( Rs. In Lacs)

Statement of Assets and Liabilities		As At 30.09.2015	As At 31.03.2015
Particulars			
<b>A</b>	<b>EQUITY AND LIABILITIES</b>		
1	<b>Shareholder's funds</b>		
	(a) Share capital	646.33	646.33
	(b) Reserve and surplus	180.70	174.50
	(c) Money received against share warrants	0.00	0.00
	<b>Sub - total - Shareholder's funds</b>	<b>827.03</b>	<b>820.83</b>
2	<b>Share application money pending allotment</b>	0.00	0.00
3	<b>Minority Interest</b>	0.00	0.00
4	<b>Non - current liabilities</b>		
	(a) Long-term borrowings	0.82	1.56
	(b) Deffered tax liabilities (net)	1.04	1.04
	(c) Other long-term liabilities	0.00	0.00
	(d) Long-term provisions	0.00	0.00
	<b>Sub-total - Non-current liabilities</b>	<b>1.86</b>	<b>2.60</b>
5	<b>Current liabilities</b>		
	(a) Short-term borrowing	44.52	44.54
	(b) Trade payables	400.29	376.78
	(c) Other current liabilities	18.06	54.52
	(d) Short-term provisions	32.66	31.78
	<b>Sub-total - Current Liabilities</b>	<b>495.52</b>	<b>507.63</b>
	<b>TOTAL - EQUITY AND LIABILITIES</b>	<b>1324.40</b>	<b>1331.06</b>
<b>B</b>	<b>ASSETS</b>		
1	<b>Non - current assets</b>		
	(a) Fixed assets	14.67	15.86
	(b) Goodwill on consolidation	0.00	0.00
	(c) Non-current investments	182.65	182.15
	(d) Deffered tax assets (net)	0.00	0.00
	(e) Long-term loans and advances	66.10	49.51
	(f) Other non-current assets	0.00	0.00
	<b>Sub-total - Non - current assets</b>	<b>263.41</b>	<b>247.53</b>
2	<b>Current assets</b>		
	(a) Current Investments	0.00	0.00
	(b) Inventories	66.64	66.64
	(c) Trade receivables	196.05	204.07
	(d) Cash and Cash equivalents	615.68	738.25
	(e) Short-term loans and advances	0.06	0.82
	(f) Other current assets	182.56	73.75
	<b>Sub-total - Current assets</b>	<b>1060.99</b>	<b>1083.54</b>
	<b>TOTAL - ASSETS</b>	<b>1324.40</b>	<b>1331.06</b>

Place : Vadodara  
Date: 10.11.2015

For JHAVERI CREDITS AND CAPITAL LIMITED

  
**KAMLESH J. JHAVERI**  
DIRECTOR  
DIN No. 00266242



