

**JAIN SONS FINLEASE LIMITED**

CIN: U65910AP1998PLC088941



Regd. Office: 4th Floor, Building 8-2-682/1, Banjara Hills Road No. 12, Hyderabad - 500 034, Andhra Pradesh, India  
 Tel: +91-40-40300200, Fax: +91-40-40300275; Corporate Office: 13C, 6th Floor, Techniplex-II IT Park, Goregaon (W), Mumbai - 400 062, India; Tel: +91 22 61952700, Fax: +91 22 61952702

Email: chirag.desai@intellegrow.com (Company Secretary), Website: www.intellegrow.com

**UNAUDITED FINANCIAL RESULTS FOR SIX MONTHS ENDED 30-SEP-2015**

(Pursuant to Clause 29 of the Listing Agreement for debt securities)

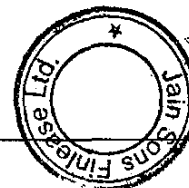
Particulars	(Rs. In lacs)		
	Six Months Ended 30.09.2015	Six Months Ended 30.09.2014	Year Ended 31.03.2015
	Unaudited	Unaudited	Audited
1. Interest earned (a)+(b)+(c)+(d)	1,222	577	1,501
(a) Interest/disc. on advances/ bills	1,131	565	1,441
(b) Income on investments	91	12	60
(c) Others	-	-	-
2. Other Income	76	176	594
<b>3. Total Income (1+2)</b>	<b>1,298</b>	<b>754</b>	<b>2,095</b>
4. Interest Expended	809	193	706
5. Operating Expenses (i)+(ii)	359	205	592
(i) Employees cost	251	116	304
(ii) Other operating expenses	108	89	288
<b>6. Total Expenditure ((4+5) excl. provns &amp; contingencies)</b>	<b>1,167</b>	<b>398</b>	<b>1,298</b>
7. Operating Profit before Provisions and Contingencies (3-6)	130	355	797
8. Provisions (other than tax) and Contingencies	44	43	186
9. Exceptional Items	-	-	-
<b>10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>86</b>	<b>312</b>	<b>612</b>
11. Tax expense	29	111	227
<b>12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)</b>	<b>57</b>	<b>201</b>	<b>385</b>
13. Extraordinary items (net of tax expense)	-	-	-
<b>14. Net Profit (+)/ Loss (-) for the period (12-13)</b>	<b>57</b>	<b>201</b>	<b>385</b>
15. Paid-up equity share capital (Face Value of Rs.10/- each)	1,082	1,082	1,082
16. Reserves excluding Revaluation Reserves	924	683	866
<b>17. Analytical Ratios</b>			
(i) Capital Adequacy Ratio	30%	47%	33%
(ii) Earnings Per Share (EPS)	0.53	1.86	3.56
<b>18) NPA Ratios</b>			
a) Net NPA	175	-	175
b) % of Net NPA	1.3%	-	1.4%
c) Return on Assets	0.34%	2.3%	4.8%

**Note:**

- The above Unaudited Financial Results of Jain Sons Finlease Limited (the Company) for the half year ended 30-Sep-2015 have been subjected to 'Limited Review' by the Statutory Auditors of the Company and have been reviewed and recommended by the Audit and Compliance Committee and approved by the Board of Directors at its meeting held on 03-Nov-2015.
- Employee cost under Operating expenses includes all forms of consideration given by the Company in exchange of services rendered by employees. It should also include provisions for post employment benefits.
- The previous year figures have been regrouped/reclassified wherever necessary to conform to the current financial period figures.

Jain Sons Finlease Limited

Place: Mumbai  
Date: 03-Nov-2015



Sanjib Kumar Jha  
Director & CEO  
DIN:03409208



# Walker Chandiook & Co LLP

Walker Chandiook & Co LLP  
(Formerly Walker, Chandiook & Co)  
7th Floor, Block III, White House  
Kundan Bagh, Begumpet  
Hyderabad 500016  
India

## Review Report

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To the Board of Directors of Jain Sons Finlease Limited

We have reviewed the accompanying statement of unaudited financial results ('the Statement') of Jain Sons Finlease Limited ('the Company') for the six month period ended 30 September 2015. This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Statement 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 Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures 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.

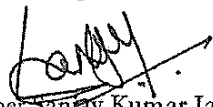
Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement prepared in accordance with applicable accounting standards, as notified under the Companies (Accounting Standards) Rules, 2006 read with Rule 7 of the Companies (Accounts) Rules, 2014 in respect of Section 133 of the Companies Act, 2013 and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 29 of the Listing Agreement for Debt Securities including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

The interim financial information for the six months period ended 30 September 2014 were neither audited nor reviewed and have been prepared by the Management for the comparative purpose.

*Walker Chandiook & Co LLP*  
For Walker Chandiook & Co LLP

Chartered Accountants

Firm Registration Number: 001076N/N500013

  
per Sanjay Kumar Jain  
Partner

Membership No.: 207660

Place: Mumbai

Date: 3 November 2015



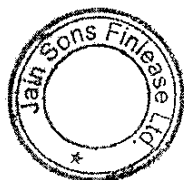
Jain Sons Finance Limited

Statement of unaudited financial results for the six months period ended 30 September 2015

(All amounts in ₹ lakhs)

	Six months ended 30 September 2015 (Unaudited)	Six months ended 30 September 2014 (Unaudited)	Year ended 31 March 2015 (Audited)
1 Interest earned (a+b+c)	1,237.95	651.10	1,675.18
(a) Interest	1,131.39	564.78	1,460.52
(b) Income on investments	90.67	-	35.08
(c) Others	15.89	86.32	179.58
2 Other income	59.77	102.46	419.62
3 Total income (1+2)	1,297.72	753.56	2,094.80
4 Interest expended	808.75	193.32	770.93
5 Operating expenses (a+b)	358.61	204.87	526.98
(a) Employee cost	250.58	115.78	304.28
(b) Other operating expenses	108.03	89.09	222.70
6 Total expenditure excluding provisions and contingencies (4+5)	1,167.36	398.19	1,297.91
7 Operating profit before provisions and contingencies (3-6)	130.36	355.37	796.89
8 Provisions (other than tax) and contingencies	44.38	43.19	185.56
9 Profit before tax (7-8)	85.98	312.18	611.33
10 Tax expense	28.57	111.02	226.65
11 Net profit for the period (9-10)	57.41	201.16	384.68
12 Paid-up equity share capital	3,881.88	3,881.88	3,881.88
13 Reserves (excluding revaluation reserves) as per balance sheet of previous accounting year	-	-	866.43
14 Analytical ratios			
(i) Capital adequacy ratio	29.81%	46.71%	30.46%
(ii) Earnings per share (not annualised)			
Basic	0.53	1.86	3.56
Diluted	0.35	1.24	2.38
15 Non-Performing Assets (NPA) Ratios			
(a) Gross NPA	518.65	-	518.65
(b) Net NPA	481.82	-	481.82
(c) % of Gross NPA	3.97%	0.00%	4.16%
(d) % of Net NPA	3.69%	0.00%	3.86%
(e) Return on Assets (not annualised)	0.34%	2.26%	3.26%

*Jh*



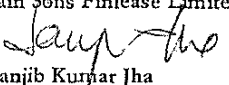
Jain Sons Finlease Limited

Statement of unaudited financial results for the six months period ended 30 September 2015

Notes:

1. The above results have been reviewed by the Audit Committee and have been approved by the Board of Directors of the Company at its meeting held on 3 November 2015 and were subjected to limited review by the Statutory Auditors of the Company.
2. The comparative figures for the period ended 30 September 2014 are based on management prepared accounts which are neither audited nor reviewed.
3. Previous year/period figures have been regrouped/reclassified wherever necessary, to confirm to current period classification.

For and on behalf of the Board of Directors of  
Jain Sons Finlease Limited

  
Sanjib Kumar Jha  
Director and Chief Executive Officer  
DIN: 03409208



Date: 3 November 2015

Place: MUMBAI