

Date: 26th May 2026

To The Manager Corporate Relationship Department, BSE Limited P. J. Towers, Dalal Street, Mumbai-400001 Scrip Code: 543860	To The Manager Listing Department The Calcutta Stock Exchange Limited 7, Lyons Range, Dalhousie, Kolkata-700001, West Bengal Scrip Code: 20067
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Subject: Outcome of Board Meeting held on 26th May, 2026

Dear Sir/ Madam,

Pursuant to Regulation 30 and 33 read with Para A of Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Board of Directors have inter alia approved and taken on record the following at its meeting held today i.e. **Tuesday, 26th May 2026**:

1. Audited Financial Results for the quarter and financial year ended 31st March, 2026, the Statement of Cash Flow and Statement of Assets and Liabilities as at 31st March, 2026 along with Auditors Report thereon are enclosed herewith.

The Board Meeting was commenced at 12:30 P: M. and concluded at 03:30 P:M.

Kindly take on the record and acknowledge the receipt.

Thanking you,

For, J. A. Finance Limited

Simi Sen
Company Secretary

Encl: As above

Independent Auditor's Review Report on the Quarterly and Yearly Audited Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of
J.A. Finance Ltd.

Report on the audit of the financial statements

Opinion

We have audited the accompanying Financial Results of J.A. Finance Ltd. (the "Company"), for the quarter ended March 31, 2026 and for the year ended March 31, 2026 together with notes thereon (the "Statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to best of our information and according to explanations given to us, the Statement:

- i. is presented in accordance with requirements of Regulation 33 of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable Accounting Standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the company for the quarter and year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under sub-section (10) of Section 143 of the Companies Act, 2013 (the "Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Result" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's and Board of Director's Responsibilities for the Financial Results

This Statement which is responsibility of the company's management and approved by the Board of Directors has been compiled from annual audited financial statements. The Company's Management and Board of Directors are responsible for the preparation and presentation of the Statement that give a true and fair view of the net profit and other comprehensive income of the

company and other financial information in accordance with Ind AS, as specified under Section 133 of the Act read with relevant rules issued there under, the circulars guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (“RBI Guidelines”) and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the statements, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

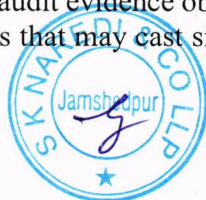
The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the statements as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the managements.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to



continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

The statement includes the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of full financial year ended March 31, 2026 and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subject to a limited review by us, as required under the Listing Regulations.

For S K Naredi & Co LLP

Chartered Accountants

ICAI Firm Regn. No: 003333C/C400397



(Ajay Kr. Gupta)

Partner

M.No.: 402658

UDIN: 26402658ZBHHTA1380

Date: May 26, 2026

Place: Jamshedpur, India.

Statement of Audited Financial Results for the Quarter & Year Ended March 31, 2026

(All amounts are in Indian Rupees in Lakhs, unless otherwise stated)

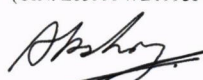
Particulars	Quarter ended			Year ended	
	Mar 31, 2026	Dec 31, 2025	Mar 31, 2025	Mar 31, 2026	March 31, 2025
	Audited**	Unaudited	Audited**	Audited	Audited
I. Revenue from operations					
(a) Interest Income	69.39	54.61	41.55	277.85	213.62
(b) Fees and Commission Income	-	0.35	0.10	0.85	1.90
(c) Net Gain on Fair Value Changes	-	-	0.28	-	11.60
Total Revenue From Operations	69.39	54.96	41.93	278.70	227.11
II. Other Income	-	-	0.47	-	0.54
III. Total Income (I + II)	69.39	54.96	42.40	278.70	227.65
IV. Expenses:					
(a) Finance Costs	23.43	26.66	5.78	104.83	32.71
(b) Impairment on Financial Instruments	(2.79)	19.64	(0.15)	19.54	0.36
(c) Employee benefits expenses	13.19	12.54	18.79	54.79	65.11
(d) Depreciation, amortisation and impairment	0.03	0.03	0.03	0.12	0.12
(e) Other Expenses	6.23	3.90	4.51	20.37	19.41
Total expenses (IV)	40.08	62.77	28.96	199.65	117.71
V. Profit/(loss) before exceptional items and tax (III - IV)	29.31	(7.81)	13.44	79.05	109.94
VI. Exceptional items	-	-	-	-	0.44
VII. Profit/(loss) before tax (V + VI)	29.31	(7.81)	13.44	79.05	110.38
VIII. Tax expense:					
(a) Current tax	12.32	(1.97)	3.60	24.83	25.19
(b) Deferred tax	-	-	-	-	-
(c) Adjustment of taxes of earlier year	-	-	89.31	0.16	89.67
Total tax expense (VIII)	12.32	(1.97)	92.91	25.00	114.86
IX. Profit/(loss) for the quarter/ year (VII - VIII)	16.99	(5.85)	(79.47)	54.05	(4.48)
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	-	1.81	3.83	3.87	15.22
(b) Income tax relating to items that will not be reclassified to profit or loss	0.97	-	3.83	0.97	3.83
Subtotal (A)	0.97	1.81	7.66	4.85	19.05
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)	0.97	1.81	7.66	4.85	19.05
XI. Total Comprehensive Income/(Loss) for the quarter/ year (IX+X)	17.97	(4.03)	(71.81)	58.90	14.57
XII. Earnings per share:					
Face Value Rs. 10 each*					
Basic	0.16	(0.05)	(0.75)	0.51	(0.04)
Diluted	0.16	(0.05)	(0.75)	0.51	(0.04)

* Earnings per share for the quarters are not annualised

For and on behalf of the Board of Director

For J.A. Finance Ltd.

(CIN: L65999WB1993PLC058703)



(Akshay Goyal)

Managing Director

(DIN - 00201393)



Date:- May 26th, 2026

Place: Jamshedpur

I. **Notes to Audited Financial Results**
Statement of Assets and Liabilities as at March 31, 2026

(All amounts are in Indian Rupees in Lakhs, unless otherwise stated)

Particulars	As at Mar 31, 2026	As at March 31, 2025
I. ASSETS		
1 FINANCIAL ASSETS		
(a) Cash and Cash Equivalents	15.58	2.12
(b) Bank Balance other than (a) above	1.48	-
(c) Derivative Financial Instruments	-	-
(d) Receivables	-	-
(i) Trade Receivables	0.41	0.77
(ii) Other Receivables	-	-
(e) Loans	2,178.45	2,282.82
(f) Investments	93.70	89.83
(g) Other Financial Assets	-	-
	2,289.62	2,375.54
2 NON-FINANCIAL ASSETS		
(a) Inventories	-	-
(b) Current Tax Assets (Net)	40.59	36.08
(c) Deferred Tax Assets (Net)	-	-
(d) Investment Property	-	-
(e) Biological Assets other than Bearer Plants	-	-
(f) Property, Plant and Equipment	0.04	0.17
(g) Capital Work-in-Progress	-	-
(h) Intangibles Assets under Development	-	-
(i) Goodwill	-	-
(j) Other Intangible Assets	-	-
(k) Other Non - Financial assets	4.68	6.51
	45.31	42.76
TOTAL ASSETS	2,334.94	2,418.29
II. LIABILITIES AND EQUITY		
LIABILITIES		
1 FINANCIAL LIABILITIES		
(a) Derivative Financial Instruments	-	-
(b) Payables	-	-
(l) Trade Payables		
(i) Total outstanding dues of micro enterprises and small enterprises	-	-
(ii) Total outstanding dues of Creditors other than micro enterprises and small enterprises	-	-
(ll) Other Payables		
(i) Total outstanding dues of micro enterprises and small enterprises	-	-
(ii) Total outstanding dues of Creditors other than micro enterprises and small enterprises	-	-
(c) Debt Securities	-	-
(d) Borrowings (Other than Debt Securities)	255.75	396.31
(e) Deposits	-	-
(f) Subordinated Liabilities	-	-
(g) Other Financial Liabilities	4.41	3.98
	260.16	400.28
2 NON - FINANCIAL LIABILITIES		
(a) Current Tax Liabilites (Net)	-	4.09
(b) Provisions	-	-
(c) Deferred Tax Liabilities (Net)	7.74	8.72
(d) Other Non- Financial Liabilities	3.56	0.62
	11.30	13.42
EQUITY		
(a) Equity Share Capital	1,064.87	1,064.87
(b) Other Equity	998.61	939.71
	2,063.48	2,004.58
TOTAL LIABILITIES AND EQUITY	2,334.94	2,418.29



(Signature)

2.

Statement of Cash Flows for the Year ended March 31, 2026

(Rs in Lakhs)

Particulars	Year ended March 31, 2026	Year ended March 31, 2025
A) Cash flows from Operating activities		
Profit before exceptional items and taxes	79.05	110.72
Adjustments for Non - cash Expenses		
Profit on sale of Investment	-	(0.44)
Depreciation and amortisation expense	0.12	0.12
Fair values changes	-	(11.60)
Impairment on financial instruments	19.54	0.36
Interest Paid	104.83	32.71
Cash flows from operating activities before working capital changes	203.53	131.87
Adjustment for working capital changes :		
(Increase)/decrease in Loans	84.83	(145.71)
(Increase)/decrease in current tax assets	(4.51)	7.24
(Increase)/decrease in other financial assets	-	0.36
(Increase)/decrease in other non-financial assets	1.83	14.49
(Increase)/decrease in Receivables	0.35	(0.18)
Increase /(decrease) in other financial liabilities	0.09	(0.32)
Increase/(decrease) in Payables	-	-
Increase/(decrease) in other non-financial liabilities	3.28	(1.19)
Increase/(decrease) in current tax liabilities	(4.09)	-
Cash generated from operations	285.32	6.56
Income tax paid (net of refund)	(25.00)	(117.56)
Net cash flows from operating activities (A)	260.32	(111.00)
B) Cash flows from Investing activities		
Proceeds from sale of investments at FVOCI	-	254.00
Proceeds from sale of investments at FVTPL	-	4.42
Purchase of investments at amortised cost	-	(5.00)
Net cash used in investing activities (B)	-	253.42
C) Cash flows from Financing activities		
Repayment of Borrowings (Other than Debt Securities)	(140.56)	(312.41)
Interest Paid	(104.83)	(32.71)
Dividend paid	-	-
Net cash from/(used in) financing activities (C)	(245.38)	(345.12)
Net increase/(decrease) in cash and cash equivalents (A+B+C)	14.94	(202.70)
Cash and cash equivalents as at April 01 (opening balance)	2.12	204.82
Cash and cash equivalents as at March 31 (closing balance)	17.06	2.12
Cash and cash equivalents as at March 31:		
Cash on hand	0.12	0.56
Balances with banks in current accounts	15.46	0.08
Bank Balance other than (a) above	1.48	1.48
Total	17.06	2.12

Note :-

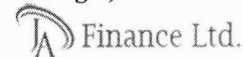
The above cash flow statement has been prepared under the 'Indirect method' as set out in Ind AS - 7 on 'Statement of Cash Flows'.




J.A. FINANCE LTD.

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

CIN: L65999WB1993PLC058703 | www.jafinance.co.in



Notes to the Financial Statement for the quarter & year ended March 31, 2026:

3. The above financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under section 133 of the Companies Act, 2013 (the "Act") read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time, the circulars guidelines and directions issued by the Reserve Bank of India (RBI), Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended and other recognized accounting practices generally accepted in India.
4. 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 financial results are available on websites of the Stock Exchange(s) and the listed entity. (www.jafinance.co.in).
5. **The figures for the fourth quarter of current financial year and previous financial year are the balancing figures between audited figures in respect of full financial year(s) and the published year to date figures up to the end of third quarter of the current and previous financial year which was subject to limited review by the statutory auditors.
6. The financial results for the quarter and year ended March 31, 2026 have been audited by Statutory Auditors.
7. The above financial results have been reviewed by the Audit committee and on its recommendation have been approved by Board of Directors at its meeting held on 26-05-2026.
8. A petition being C.P. (IB) No. 275/KB/2025 under Section 7 of the Insolvency and Bankruptcy Code, 2016 has been instituted by J A Finance before the National Company Law Tribunal, Kolkata Bench against Indico Motors Private Limited in respect of default committed towards the financial facilities extended by the Company. The petition was filed on 18th December 2025 seeking initiation of Corporate Insolvency Resolution Process in relation to an aggregate claim amount comprising principal outstanding of Rs. 100.00 Lakhs together with accrued interest amounting to Rs. 31.20 Lakhs and the matter is presently sub judice.
9. During the year, the Government of India Implemented the Code on Wages 2019, Industrial Relations Code 2020, Occupational Safety Health and Working Conditions Code 2020 and Code on Social Security 2020 along with the relevant rules thereunder. The revision of salary structures to align with the new wage definition is processed and is expected to be reviewed in the FY 2026-27 in accordance with the further notification of applicable state rules.
10. 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.
11. Disclosures in compliance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 quarter and year ended March 31, 2026 are attached as Annexure I.
12. The figures for the previous periods/year have been regrouped/rearranged wherever necessary to conform to the current period presentation. There are no significant regroupings/ reclassification for the quarter under report.

For and on behalf of Board of Directors of
J.A. Finance Ltd.

(Akshay Goyal)
Managing Director
DIN – 00201393

Place: - Jamshedpur
Date: - 26.05.2026



Annexure 1

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

Sr No	Particulars	Ref	Quarter ended			Year Ended	
			Mar 31, 2026	Dec 31, 2025	Mar 31, 2025	Mar 31, 2026	Mar 31, 2025
			Audited	Unaudited	Audited	Audited	Audited
1	Debt-Equity Ratio	1.1	0.12	0.69	0.20	0.12	0.20
2	Capital Redemption Reserve (Rs in Lakhs)		222.95	222.95	222.95	222.95	222.95
3	Networth (Rs in lakhs)	1.2	2,063.48	2,045.50	2,004.58	2,063.48	2,004.58
4	Net Profit after Tax (Rs in lakhs)		16.99	(5.85)	(79.47)	54.05	(4.14)
5	Earnings per Equity Share*						
	Basic (Rs)		0.16	(0.05)	(0.75)	0.51	(0.04)
	Diluted (Rs)		0.16	(0.05)	(0.75)	0.51	(0.04)
6	Total Debts to Total Assets	1.3	0.11	0.40	0.16	0.11	0.16
7	Net Profit Margin (%)	1.4	24.49%	-10.64%	-189.55%	19.39%	-1.82%
8	Sector Specific equivalent ratios						
	Capital Adequacy Ratio (%)	1.5	94.08%	61.59%	84.39%	94.08%	84.39%
	Gross NPA ratio (%)	1.6	4.54%	3.01%	-	4.54%	-
	Net NPA ratio (%)	1.7	3.67%	2.43%	-	3.67%	-
	NPA Provision Coverage Ratio (%)	1.8	20.00%	20.00%	-	20.00%	-
	Liquidity coverage ratio (%) [*]		2.85	-	1.95	2.85	1.95
	Capital to risk -weighted assets ratio (CRAR)		0.98	-	0.99	0.98	0.99
	Tier I CRAR		0.87	-	0.83	0.87	0.83
	Tier II CRAR		0.11	-	0.16	0.11	0.16

Notes:-

1.1) Debt Equity Ratio = [Debt Securities + Borrowings(Other than Debt Securities) + Deposits + Subordinated Liabilities]/[Equity Share Capital+Other Equity

1.2) Net Worth = [Equity Share Capital + Other Equity]

1.3) Total debts to total Assets = [Debt Securities + Borrowings(Other than Debt Securities) + Deposits + Subordinated Liabilities]/ Total Assets

1.4) Net Profit Margin (%) = Profit After Tax / Total Income

1.5) Capital Adequacy Ratio has been computed as per RBI guidelines

1.6) Gross NPA Ratio = Gross Stage 3 loans / Gross Loans

1.7) Net NPA Ratio = Net Stage 3 Loans / (Gross loans - ECL on stage 3 loans) where Net stage 3 loan = Gross Stage 3 loans - ECL on stage 3 loans

1.8) NPA Provision Coverage Ratio = ECL on Stage 3 loans / Gross stage 3 loans

Other ratios/disclosure such as debt service coverage ratio, interest service coverage ratio, outstanding redeemable preference shares (quantity and value), debenture redemption reserve ,current ratio, long term debt to working capital, bad debts to accounts receivable ratio, current liability ratio,debtors turnover, inventory turnover and operating margin(%) are not applicable/relevant to the company and hence not disclosed.




Extract of Audited Financial Results for the Quarter & Year Ended March 31, 2026

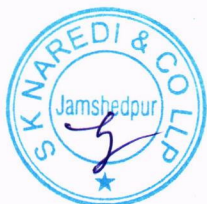
(All amounts are in Indian Rupees in Lakhs, unless otherwise stated)

Particulars	Quarter Ended			Year Ended	
	Mar 31, 2026	Dec 31, 2025	Mar 31, 2025	Mar 31, 2026	Mar 31, 2025
	Audited (Note 4)	Unaudited	Audited (Note 4)	Audited	Audited
Total Income from Operations (Net)	69.39	54.96	42.40	278.70	227.65
Net Profit / (Loss) from ordinary activities after tax	16.99	(5.85)	(79.47)	54.05	(4.92)
Net Profit / (Loss) for the period after tax (after extraordinary items)	16.99	(5.85)	(79.47)	54.05	(4.92)
Total Comprehensive Income for the period (Comprising Profit/ (Loss) for the period (after tax) and other comprehensive income (after tax)	17.97	(4.03)	(71.81)	58.90	14.57
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	998.61	939.71	939.71	998.61	939.71
Earnings Per Share (before extraordinary items) (of Rs 10/- each)*					
Basic:	0.16	(0.05)	(0.75)	0.51	(0.04)
Diluted:	0.16	(0.05)	(0.75)	0.51	(0.04)
Earnings Per Share (for continuing & discontinued operations) (of Rs 10/- each)					
Basic:	0.16	(0.05)	(0.75)	0.51	(0.04)
Diluted:	0.16	(0.05)	(0.75)	0.51	(0.04)

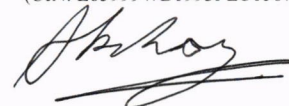
* Earning per share for the quarters are not annualised

Note:

- 1) 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 full format of the Quarterly Financial Results are available on the websites of the Stock Exchange(s) and the listed entity. (www.jafinance.co.in).
- 2) 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 May 26, 2026.
- 3) 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.
- 4) The figures for the Quarter ended March 31, 2026 and March 31, 2025 are the balancing figure between the audited figure for the full financial Year and the unaudited figure upto the nine month ended December 31, 2025 and December 31, 2024 respectively, which were subject to Limited Review by the Statutory Auditor.
- 5) These Financial Results have been prepared in accordance with Indian Accounting Standards (IND AS) prescribed u/s 133 of The Companies Act, 2013 read with relevant rules there under and in terms of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirement) Regulation 2015 (As Amended).
- 6) The previous period/year numbers have been regrouped/reclassified wherever necessary to conform to the current period/year presentation. The impact of such reclassification/regrouping is not material to the Financial Results.



For and on behalf of the Board of Director
For J.A. Finance Ltd.
(CIN: L65999WB1993PLC058703)



(Akshay Goyal)
Managing Director
(DIN - 00201393)

Date:- May 26th, 2026
Place: Jamshedpur