

JFC FINANCE (INDIA) LIMITED

Registered Office:
P-32, Lower Ground Floor,
South Extension, Part-II,
New Delhi-110049
Ph.: 011-41612881,
M.: 9818295489, 8448864389
Email : contact@jfcindia.com

Date: 10/08/2026

To,
The Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai-400001

Reference Scrip Code: 958025

ISIN: INE00WJ08019

Sub: Outcome of the Board Meeting for approval of Un-Audited Financial Results for the First Quarter ended on 30th June, 2026.

Ref: Regulation 52(2), 52(4) and 54(3) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.

Dear Sir,

In reference to the above Regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, kindly find enclosed the following documents as approved by the Board of Directors in its Meeting held on Monday, 10th August, 2026 commenced at 5:00 P.M. and concluded on 7.15 P.M.

- i. Un-Audited Quarterly Financial Results for the first quarter ended on 30th June, 2026.
- ii. Limited Review Report issued by Statutory Auditor of the Company.
- iii. Detailed information required under Regulation 52(4) of SEBI (LODR) Regulation, 2015.
- iv. Assets Cover Certificate as per Regulation 54(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as on June 30, 2026.

Kindly take the same on records.

Thanking You,

Yours faithfully,
For JFC Finance (India) Limited

Balkrishn
Company Secretary



Encl: As above

JFC FINANCE (INDIA) LIMITED
CIN - U74899DL1995PLC072767
Regd. Office - P-32, Lower Ground Floor, South Extension Part-II, New Delhi-110049
e-mail: contact@jfcindia.com

UNAUDITED FINANCIAL RESULTS FOR THE PERIOD ENDED 30TH JUNE 2026

(Amounts are in INR thousands except per share data)

S.No.	Particulars	Quarter ended		Year ended	
		30-Jun-2026	31-Mar-2026	30-Jun-2025	31-Mar-2026
		Unaudited	Audited	Unaudited	Audited
	Income				
1	A. Interest earned				
	(i) Interest Income on loan assets	14,368	24,707	16,213	45,664
	(ii) Others interest income	-	867	-	2,142
	Sub-total (A) - Interest income	14,368	25,574	16,213	47,806
	B. Other Operating Income				
	(i) Other operating income	-	41,820	-	41,820
	Sub-total (B) - Other operating income	-	41,820	-	41,820
	C. Total Revenue from Operation (A+B)	14,368	67,394	16,213	89,626
	D. Reversal of Expected Credit Losses	3,620	(951)	11,547	7,515
	E. Profit on Redemption or Sale of SR/Financial Assets	578	(34,220)	-	1,000
	F. Other Income	30	(5,331)	77	290
	Total Income (C+D+E+F)	18,596	26,892	27,837	98,431
2	Expenses				
	(i) Finance Cost	3,329	277	106	384
	(ii) Employees cost	1,671	1,828	2,233	8,190
	(iii) Depreciation and amortisation	141	141	126	539
	(iv) Expected Credit Allowance	1	-	-	-
	(v) Balance Written/Off	-	-	158	10,185
	(vi) Legal & Professional expenses	3,279	2,841	4,035	10,577
	(vii) Provision for Diminution in Value of Investments	54,653	72,714	-	72,714
	(viii) Other expenses	986	1,147	558	4,005
	Total Expenditure	64,060	78,948	7,216	106,594
3	Profit/(Loss) before tax (1-2)	(45,464)	(52,056)	20,621	(8,163)
4	Tax expense				
	A. Current Tax				
	-Current year	1,485	6,765	2,313	14,544
	B. Deferred Tax	(12,839)	(19,832)	2,920	(16,353)
	Total Tax Expenses (A+B)	(11,354)	(13,067)	5,233	(1,810)
5	Net Profit/(Loss) for the period (3-4)	(34,110)	(38,989)	15,388	(6,353)
6	Other Comprehensive Income/(Loss)				
	(i) Items that will not be reclassified to profit or loss:				
	(a) Change in fair value of FVTOCI equity instruments	779	(37,452)	6	(37,461)
	(b) Income tax relating to these items	(196)	9,426	(2)	9,428
	Other Comprehensive Income/(Loss) (a+b)	583	(28,026)	4	(28,033)
7	Total Comprehensive Income/(Loss) (5+6)	(33,527)	(67,015)	15,392	(34,386)
8	Paid-up equity share capital of Face Value of Rs.10 each	165,417	165,417	165,417	165,417
9	Other Equity (as per audited balance as on 31 March)	-	709,872	-	709,872
10	Earnings/(Loss) Per Share (not annualised)				
	-Basic	(10.06)	(11.49)	4.54	(1.87)
	-Diluted	(10.06)	(11.49)	3.39	(1.87)

Notes:

- There has been no change in accounting policies followed during the quarter ended 30th June, 2026, as compared to the preceding financial year ended March 31, 2026 and has been prepared in accordance with Regulation 52 of SEBI (Listing and Obligations and Disclosure Requirements) Regulations, 2015.
- The above unaudited financial results have been reviewed and recommended by the audit committee and further considered & approved by the Board of Directors in their meetings held on 10.08.2026.
- The Statutory Auditors of the company has done the limited review of financial statements of the company for the period ended on 30.06.2026.
- The company is Non-Banking Financial Company and primarily carrying on the business of lending and making investments. All the activities of the Company revolve around the primary business, as such there are no separate reportable segment as per AS 17 on 'Segment Reporting'.
- Figures for the previous periods/Years have been regrouped/reclassified, wherever necessary to correspond with the current period/Years classification/disclosure.

For and on behalf of the Board of Directors
of JFC Finance (India) Limited

Date: 10-Aug-2026
Place : New Delhi

(Sunil Kumar)
Director
DIN:03247767



Review report to **Board of Directors of JFC Finance (India) Ltd.**

We have reviewed the accompanying statement of unaudited financial results of JFC Finance (India) Ltd. for the period ended 30th June, 2026. 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 these financial statements based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (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 provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

~~In the conduct of our Review we have relied on the review reports in respect of non-performing assets received from concurrent auditors of ___ branches, inspection teams of the bank of ___ branches and other firms of auditors of ___ branches specifically appointed for this purpose. These review reports cover ___ percent of the advances portfolio of the bank. Apart from these review reports, in the conduct of our review, we have also relied upon various returns received from the branches of the bank.~~

The above paragraph is not applicable, since the company is Non-Banking Financial Company (NBFC) and there is no non-performing assets or branches of the company.

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 recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 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 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.

For Sandeep Kumar Singh & Co.

(Chartered Accountants)

F.R. No. 035528N



(Sandeep Kumar Singh, FCA)

Proprietor

M. No: 511685

Place: New Delhi

Date: 10-Aug-2026

UDIN: 26511685AKXGRA4839

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Pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are furnishing the following information for the quarter ended on 30th June, 2026:

(Rs. '000 except per share data and ratio)

S. No.	Particulars	Remarks
1.	debt-equity ratio;	N.A
2.	debt service coverage ratio	N.A
3.	interest service coverage ratio;	N.A
4.	outstanding redeemable preference shares (quantity and value);	1,315 Preference Shares Rs. 13,15,00,000/-
5.	capital redemption reserve/debenture redemption reserve	N.A.
6.	net worth;	6,37,071
7.	net profit after tax;	-34,110
8.	Earnings Per Share (Not Annualized) Basic Diluted	(10.06) (10.06)
9.	Current Ratio	N.A.
10.	Long term debt to working capital	N.A.
11.	Bad debts to account receivable ratio	Nil
12.	Current liability ratio	N.A.
13.	Total debt to total assets	27%
14.	Debtors turnover	0.47
15.	Inventory turnover	N.A.
16.	Operating margin (%)	77%
17.	Net profit margin (%)	-183%
18.	Sector specific equivalent ratio, as applicable	-
19.	Un-Audited Quarterly Financial Result for the quarter ended 30/06/2026 as required under Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.	Attached

We request you to take the above information on your record.

Thanking you,
Yours faithfully,

For JFC Finance (India) Limited



Sunil Kumar
Director
DIN: 03247767



To,
The Board of Directors,
JFC Finance (India) Limited
P-32, Lower Ground Floor,
South Extension, Part-II, New Delhi-49

Date.10.08.2026

Independent Auditor's Certificate on Maintaining Security Coverage Ratio in Respect of the Listed unsecured Redeemable Non-convertible Debentures as on 30th June 2026 and Compliance with Covenants of Outstanding Listed unsecured Redeemable Non-convertible Debentures as on 30th June 2026.

1. This certificate is issued at the request of the Company, having its registered office at P-32, Lower Ground Floor, South Extension, Part-II, New Delhi-110049.
2. The accompanying Annexure A ('the Statement') certifying the Security Cover on Listed unsecured Redeemable Non-Convertible Debentures as on 30th June 2026 and Compliance with Covenants of Outstanding Listed unsecured Redeemable Nonconvertible Debentures as on 30th June 2026 duly signed by the authorized signatory of the Company, which we have initialed for identification purposes only. In accordance with para 3.1 (a) of Circular no. SEBI/HO/MIRSD/MIRSD_CARADT/CIR/P/2022/67 dated 19th May 2022; we have verified only book value of the assets provided in the certificate.

Management's Responsibility

3. The preparation of the Statement is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. The Management is also responsible for ensuring adherence that the details in the Statement are correct.

Auditor's Responsibility

5. It is our responsibility to provide reasonable assurance that the details as referred to in "Annexure A" have been correctly extracted from the unaudited standalone Financial statements, other supporting and other records produced before us.
6. We have carried out the following procedures for providing reasonable assurance;
 - a. Checked the security documents in case of Listed unsecured Redeemable Nonconvertible Debentures.
 - b. Read the unaudited standalone financial result for the period ended 30th June 2026.



- c. Read the SEBI Circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19th May 2022.
 - d. Verified the arithmetic accuracy of calculation of ratio mentioned in Annexure A.
7. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) (The "Guidance Note") issued by the Institute of Chartered Accountants of India (ICAI) and Standards on Auditing specified under Section 143(10) of the Companies Act 2013. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
 8. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Opinion:

9. Based on our examination and procedure performed, as mentioned above, and according to information, explanations and other records produced before us including unaudited standalone financial statements as on 30th June 2026 and other relevant debts given in Column "A" to "J" as referred to in Annexure A are true and correct.

Restriction on Use

10. This certificate is provided on specific request of the Company solely for onward submission to the Debenture Trustee i.e. Axis Trustee Services Limited/ Stock Exchanges and should not be used for any other purpose without our prior written consent. Sandeep Kumar Singh & Co. neither accepts nor assumes any duty or liability for any other purpose or to any other party to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

UDIN: 26511685 ELU2MF1665

For Sandeep Kumar Singh & Co.
(Chartered Accountants)

F.R. No. 035528N



(Sandeep Kumar Singh, FCA)

Proprietor

M. No: 511685

Place: New Delhi

Annexure A

Rs.000

Column A	Column B	Column C n C	Column D n D	Column E n E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge ^e	Parti-Passu Charge	Parti-Passu Charge	Parti-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	Total (Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate is being issued	Other Secured Debt	Debt for which this certificate is being issued	Assets shared by pari passu debt holder (incl. debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari charge Assets ⁱⁱⁱ	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=K+L+M+N)
ASSETS														
Property, Plant and Equipment	All moveable/ immovable fixed assets.						6,304		6,304					
Capital Work-in-Progress														
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments	All investments in securities etc.						8,14,691		8,14,691					
Loans														
Inventories														
Trade Receivables														
Cash and Cash Equivalents	All cash and cash equivalents						25,408		25,408					
Bank Balances other than Cash and Cash Equivalents														
Others	All other moveable						1,57,919		1,57,919					



