



A. K. DUBEY & CO.
Chartered Accountants

Independent Auditor's Report on Standalone Annual Financial Results of J. J. Finance Corporation Limited Pursuant to the Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

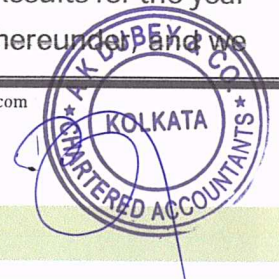
**To the Board of Directors of
J. J. Finance Corporation Limited**

Opinion

1. We have audited the accompanying standalone annual financial results ('the Statement') of **J. J. Finance Corporation Limited** ('the Company') for the year ended **31 March 2026**, attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations'), including relevant circulars issued by the Securities and Exchange Board of India ('SEBI') from time to time.
2. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
 - (i) presents financial results in accordance with the requirements of Regulation 33 and Regulation 52 read with Regulation 63 of the Listing Regulations; and
 - (ii) gives a true and fair view in conformity with the applicable Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 ('the Act'), read with relevant rules issued thereunder, and other accounting principles generally accepted in India, of the standalone net Profit after tax and other comprehensive Profit and other financial information of the Company for the year ended 31 March 2026..

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under Section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those Standards are further described in Auditor's Responsibilities section below. We are independent of the Group, and its associates in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the standalone Financial Results for the year ended March 31, 2026 under the provisions of the Act and the Rules thereunder and we





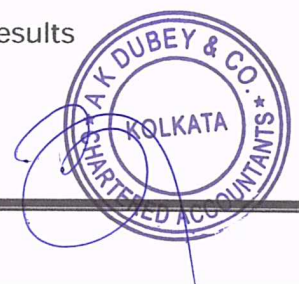
have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us and the audit evidence obtained by the other auditors in terms of their reports referred to in Other Matters section below, is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Standalone Financial Results

4. This Statement, which includes the Standalone Financial Results is the responsibility of the Company's Board of Directors, and has been approved by them for the issuance. The Statement has been compiled from the related audited standalone financial statements for the year ended March 31, 2026, and interim financial information for the quarter ended March 31, 2026 being the balancing figure between audited figures in respect of the full financial year and the audited year to date figures up to the third quarter of the current financial year. This responsibility includes the preparation and presentation of the Statement that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder 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 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 the 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 Standalone Financial Results that give a true and fair view and is free from material misstatement, whether due to fraud or error.
5. In preparing the Statement, 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.

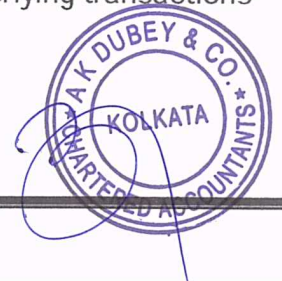
The Board of Directors are also responsible for overseeing the financial reporting process of the Company.

Auditor's Responsibilities for the Audit of the Standalone Financial Results





6. Our objectives are to obtain reasonable assurance about whether the Statement 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 Standards on Auditing, specified under section 143(10) of the Act , 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 this Statement.
7. As part of an audit in accordance with the Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
- Identify and assess the risks of material misstatement of the Statement, 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 in place adequate internal financial controls with reference to financial statements 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 management.
 - Conclude on the appropriateness of the 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 Statement 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 Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.





8. Materiality is the magnitude of misstatements in the Standalone Financial Results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Standalone Financial Results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Standalone Financial Results.

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 communicate to them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

9. The Statement includes the results for the quarter ended 31 March 2026, being the balancing figures between the audited figures in respect of the full financial year and the published audited year- to-date figures up to the third quarter of the current financial year which were subject to limited review by us. Our opinion is not modified in respect of this matter.

For **A. K. DUBEY & CO.,**
Chartered Accountants

Firm Registration No.: 329518E



Arun Kumar Dubey, FCA
Partner

Membership No.: 057141

UDIN : 26057141ZIOMIS7785

Place: Kolkata

Date: 28th May 2026

J.J. FINANCE CORPORATION LIMITED

CIN : L65921WB1982PLC035092

Registered Office: Unit No. 14, 8th Floor, Premises No. IID/14, Action Area - IID, New Town, Rajarhat Kolkata - 700156

Tel: 033-6646646/22296000 Email: jjfc@jjauto.org Website: www.jjfc.co.in

₹ In lacs

STATEMENT OF ASSETS AND LIABILITIES AS AT MARCH 31 ,2026		
Particulars	As at 31.03.2026 (Audited)	As at 31.03.2025 (Audited)
ASSETS		
Financial Assets		
Cash and Cash Equivalents	24.23	95.23
Receivables		
- Trade Receivables	0.30	2.67
- Other Receivables	0.34	0.01
Loans	25.22	549.65
Investment in Shares & Securities	281.15	293.26
Investment in Mutual Funds	606.82	54.55
Other Financial Assets	0.13	0.13
	938.19	995.50
Non-Financial Assets		
Current Tax Assets (Net)	-	-
Deferred Tax Assets (Net)	18.13	3.52
Property, Plant and Equipment	0.34	0.34
Right-to-use Asset	-	-
Other Non-Financial Assets	17.96	17.96
	36.43	21.82
Total Assets	974.62	1,017.32
LIABILITIES AND EQUITY		
Liabilities		
Financial Liabilities		
Payables		
- 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	-	-
Lease Liability		
Other Financial Liabilities	0.97	2.99
	0.97	2.99
Non-Financial Liabilities		
Provisions	3.27	3.47
Current Tax Liabilities (Net)	0.83	3.09
Deferred Tax Liabilities (Net)		-
Other Non-Financial Liabilities	0.21	0.23
	4.31	6.79
Equity		
Equity Share Capital	282.00	282.00
Other Equity	687.34	725.54
	969.34	1,007.54
Total Liabilities and Equity	974.62	1,017.32

FOR: J.J. FINANCE CORPORATION LIMITED

Place: Kolkata
Date: 28th May, 2026








Anil Jhunjunwala
(Chairperson & Director)
DIN: 00128717

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026						
SL No.	Particulars	Quarter Ended			Year Ended	
		31.03.2026 (Audited)	31.12.2025 (Unaudited)	31.03.2025 (Audited)	31.03.2026 (Audited)	31.03.2025 (Audited)
	Revenue from Operations					
	Interest Income	0.24	2.51	7.77	28.23	40.74
	Dividend Income	0.79	0.64	0.45	2.63	2.97
	Others	(15.63)	10.76	(49.28)	9.58	34.68
I	Total Revenue from Operations	(14.60)	13.91	(41.06)	40.44	78.39
II	Other Income				-	-
III	Total Income (I + II)	(14.60)	13.91	(41.06)	40.44	78.39
	Expenses					
	Finance Costs			-	-	-
	Employee Benefits Expenses	6.64	7.78	6.27	26.59	21.17
	Depreciation, amortization and impairment	-	-	-	-	-
	Others expenses	2.67	2.35	3.60	10.70	12.52
IV	Total Expenses	9.31	10.13	9.87	37.29	33.69
V	Profit/(Loss) Before Exceptional Items & Tax	(23.91)	3.78	(50.93)	3.15	44.70
VI	Exceptional items					
VII	Profit/(Loss) Before Tax (V-VI)	(23.91)	3.78	(50.93)	3.15	44.70
VIII	Less : Tax Expense					
	a) Current Tax	(4.81)	1.21	(8.68)	8.04	13.26
	b) Deferred Tax	(0.04)	(0.17)	0.31	(0.61)	0.26
	c) MAT Credit Entitlement				-	-
IX	Profit/(Loss) for the period from continuing operations (VII-VIII)	(19.06)	2.74	(42.56)	(4.28)	26.18
X	Profit/(Loss) from discontinuing operations		-	-	-	-
XI	Tax Expenses of discontinued operations		-	-	-	-
XII	Profit/(Loss) from discontinued operations (After Tax)		-	-	-	-
XIII	Profit/(Loss) for the period	(19.06)	2.74	(42.56)	(4.28)	26.18
XIV	Other Comprehensive Income					
(A)	(i) Items that will not be reclassified to profit or loss					
	- Changes in fair value of Equity Instruments	(43.88)	(20.15)	(1.86)	(78.41)	(15.13)
	(specify items and amounts)					
	(ii) Income tax relating to items that will not be reclassified to profit or loss	6.94	3.55	(0.22)	13.94	2.92
	Subtotal (A)	(36.94)	(16.60)	(2.08)	(64.47)	(12.21)
(B)	(i) Items that will be reclassified to profit or loss					
	(specify items and amounts)					
	(ii) Income tax relating to items that will be reclassified to profit or loss					
	Subtotal (B)					
	Other Comprehensive Income (A + B)	(36.94)	(16.60)	(2.08)	(64.47)	(12.21)
XV	Total Comprehensive Income for the period (XIII+XIV)	(56.00)	(13.86)	(44.64)	(68.75)	13.97
	Paid up Equity Share Capital (Face Value ₹ 10/- each)	282.00	282.00	282.00	282.00	282.00
	Reserves excluding Revaluation Reserves as per Balance Sheet of Previous Accounting year					725.54
XVI	Earning per equity share (Face Value ₹ 10/- each) (for continuing operations) (not annualised)					
	a) Basic	(0.68)	0.10	(1.51)	(0.15)	0.93
	b) Diluted	(0.68)	0.10	(1.51)	(0.15)	0.93
XVII	Earning per equity share (Face Value ₹ 10/- each) (for discontinuing operations)					
	a) Basic			-	-	-
	b) Diluted			-	-	-
XVIII	Earning per equity share (Face Value ₹ 10/- each) (for continuing and discontinuing operations)(not annualised)					
	a) Basic	(0.68)	0.10	(1.51)	(0.15)	0.93
	b) Diluted	(0.68)	0.10	(1.51)	(0.15)	0.93

NOTES :

- The above financial results are published in accordance with regulation 33 of the SEBI (Listing Obligation & Disclosure Requirements) Regulations, 2015, have been reviewed by the Audit Committee, Audited by the Statutory Auditor and approved by the Board of Directors at their meetings held on 28.05.2026. The financial results are in accordance with the Indian Accounting Standards (Ind AS) as prescribed under section 133 of the Companies Act, 2013, read with rule 3 of the Companies (Indian Accounting Standard) Rules, 2015 and Companies (Indian Accounting Standards) (Amendment Rules), 2016.
- The Company is engaged primarily in the business of financing activities, and accordingly separate segment reporting as per Indian Accounting Standard - 108 on "Operating Segments" is not applicable.
- The figures for the last quarter are the balancing figures between the audited figures in respect of the full financial year upto 31st March and the published unaudited year-to-date figures up to 31st December.
- Previous period's figures have been recasted/rearranged/regrouped where ever necessary.

Place: Kolkata
Date: 28th May, 2026



FOR J.J. FINANCE CORPORATION LIMITED

Anil Jhunjhunwala
(Chairperson & Director)
DIN: 00128717

J.J. FINANCE CORPORATION LIMITED
CIN : L65921WB1982PLC035092

Registered Office: Unit No. 14, 8th Floor, Premises No. IID/14, Action Area - IID, New Town, Rajarhat
Kolkata - 700156

Tel: 033-66466646/22296000 Email: jjfc@jjauto.org Website: www.jjfc.co.in


₹ In lacs

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH'2026		
Particulars	Year Ended	
	As at 31.03.2026 (Audited)	As at 31.03.2025 (Audited)
A. Cash Flow from Operating Activity		
Net Profit before Tax and Extraordinary items	3.15	44.69
Adjusted for :		
Depreciation	-	-
Provision for Gratuity	1.11	0.27
Interest Income	(28.23)	(40.74)
Finance Cost on Lease Liability	-	-
(Profit)/Loss From Sale of Investment & Fixed Assets	(9.26)	(34.35)
Operating Profit before Working Capital Changes	(33.23)	(30.13)
Adjusted for :		
(Increase)/decrease in trade and other receivables	2.04	43.31
Increase/(decrease) in trade and other payables	(2.05)	1.40
Other Financial assets and other non-financial assets	-	-
Cash Generated from Operations	(33.24)	14.58
Direct Taxes paid (net of refund)	(10.30)	(16.69)
Net Cash Generated/(Used in) Operating Activities	(43.54)	(2.11)
B. Cash Flow From Investing Activities		
Purchase of Investment	(1,083.42)	(923.80)
Sale of Investment	503.29	1,073.66
Sale of Property, Plant & Equipment	-	-
Net Cash Generated/(used in) Investing Activity	(580.13)	149.86
C. Cash Flow from Financial Activities		
Loans Given	(193.00)	(913.00)
Loan Given Received Back	717.44	727.00
Interest Income	28.23	40.74
Finance Cost on Lease Liabilities	-	-
Net Cash Generated/(used in) Financing Activities	552.67	(145.26)
Net Increase/(Decrease) in Cash and cash Equivalent (A+B+C)	(71.00)	2.49
Cash And Cash Equivalents At The Beginning Of The Year	95.23	92.74
Cash And Cash Equivalents At The End Of The Year	24.23	95.23


Place: Kolkata
Date: 28th May , 2026



FOR J.J. FINANCE CORPORATION LIMITED


Anil Prunjanwala
(Chairperson & Director)
DIN: 00128717

