

KJMC FINANCIAL SERVICES LTD.

NBFC : No. B-13.01633



KJMC FINSERV
MONEY MATTERS

November 11, 2021

To,
General Manager,
The Department of Corporate Services - CRD,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001

Dear Sir/Madam

Scrip Code: 530235

Subject: Outcome of meeting of Board Meeting

Pursuant to regulation 30 and 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation 2015, we wish to inform you that Board of Directors of KJMC Financial Services Limited, at its meeting held today i.e. November 11, 2021, inter alia:

1. (i) Approved the un-audited Financial Results (Standalone and Consolidated) of the Company for the quarter and half year ended September 30, 2021. (Enclosed)

(ii) Noted the Limited Review Report of the Financial Results of the Company for the quarter and half year ended September 30, 2021 issued by the Auditors of the Company. (Enclosed)

Please note that the Meeting commenced at 4.30 p.m. and concluded at 6.45 p.m.

This information is also uploaded on the website of the Company at www.kjmcfinserv.com

Kindly take the above on your record.

Thanking You,
For KJMC Financial Services Limited


Akash Anchan
Company Secretary
Encl: a/a



Regd. office : - 162, 16th Floor, Atlanta, 209, Nariman Point, Mumbai - 400 021.

Tel.: +91-22-2288 5201-2, 4094 5500 ● Fax: +91-22-2285 2892 ● Email: info@kjmc.com ● Website : www.kjmcfinserv.com

CIN : L65100MH1988PLC047873

Limited Review Report on Unaudited Quarterly and half yearly Financial Results of KJMC Financial Services Limited under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

**TO THE BOARD OF DIRECTORS OF
KJMC Financial Services Limited**

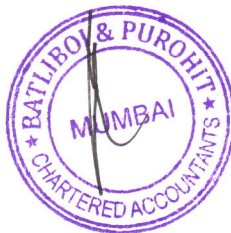
We have reviewed the accompanying Statement of unaudited standalone financial results of **KJMC Financial Services Limited** ("Company") for the quarter and half year ended 30th September 2021 ("the Statement"), being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed, under Section 133 of the Companies Act, 2013, and accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. 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 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 an analytical procedure applied to the 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.

Conclusion

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 and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.



BRANCHES :

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Other Matter

The Comparative figures provided in the statement for the corresponding quarter and half year of the previous financial year ended 30th September 2020 have been reviewed by the predecessor auditor who have expressed an unmodified opinion. Our opinion on the statement is not modified in respect of the above matter.

For Batliboi & Purohit
Chartered Accountants
Firm Registration No.: 101048W



Raman Hangekar
Partner
Membership No: 030615
UDIN: 21030615AAAALA4598

Date: 11-11-2021
Place: Mumbai



KJMC FINANCIAL SERVICES LTD.

NBFC : No. B-13.01633



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STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2021
(₹. in Lakhs)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30-Sept-2021 (Unaudited)	30-Jun-2021 (Unaudited)	30-Sept-2020 (Unaudited)	30-Sept-2021 (Unaudited)	30-Sept-2020 (Unaudited)	31-Mar-2021 (Audited)
I	(a) Revenue From Operations						
	Interest Income	10.40	19.35	21.75	29.75	47.48	87.64
	Dividend Income	19.63	0.23	0.25	19.86	0.25	2.13
	Professional Fees Income	-	-	0.23	-	0.23	23.05
	Profit on Sale of Investments - Mutual Fund	0.01	0.34	0.07	0.35	0.07	0.07
	Net gain on Fair Value Changes - Mutual Fund	0.36	-	-	0.36	-	-
	Processing , Documentation & others Charges	2.37	4.39	4.97	6.76	9.89	20.21
	Gain on Equity Instrument	98.98	12.77	3.77	111.75	10.32	16.66
	Total Revenue from Operations	131.75	37.08	31.04	168.83	68.24	149.76
II	(b) Other Income	3.86	3.86	18.63	7.72	34.68	45.59
	Total Income (a + b)	135.61	40.94	49.67	176.55	102.92	195.35
III	Expenses						
	Finance Costs	28.91	9.11	23.78	38.02	53.52	78.90
	Employee Benefits Expenses	65.95	31.50	25.98	97.45	52.02	141.89
	Depreciation and Amortization Expenses	1.56	1.47	8.79	3.03	14.97	19.07
	Other Expenses	35.32	25.23	41.63	60.55	62.09	139.15
	Total Expenses	131.74	67.31	100.18	199.05	182.60	379.01
IV	Profit/ (Loss) from ordinary activities before Tax (I+II-III)	3.87	(26.37)	(50.51)	(22.50)	(79.68)	(183.66)
V	Tax expense						
	- Current Tax	-	-	-	-	-	20.85
	- Deferred tax	(0.22)	(0.20)	(0.28)	(0.42)	(0.61)	(43.78)
	- MAT Credit Entitlement	-	-	-	-	-	(20.85)
	- MAT Credit Entitlement W/off	-	61.92	-	61.92	-	-
	Tax expense	(0.22)	61.72	(0.28)	61.50	(0.61)	(43.78)
VI	Profit/(Loss) for the period after tax (IV-V)	4.09	(88.09)	(50.23)	(84.00)	(79.07)	(139.88)
VII	Other Comprehensive Income						
	(i) Items that will not be reclassified to profit or loss:						
	-Remeasurement gain /(loss) on defined benefit Plans	0.01	0.01	(0.16)	0.02	(0.32)	0.05
	-Net gain/(loss) on Equity Instrument through OCI	(510.68)	1,452.48	1,171.40	941.80	1,653.67	4,182.01
	(ii) Income Tax relating to items that will not be reclassified to Profit & Loss	55.57	113.67	(215.15)	169.24	(307.32)	(563.86)
	Other Comprehensive Income	(455.10)	1,566.16	956.09	1,111.06	1,346.03	3,618.20
VIII	Total Comprehensive Income for the Period (VI+VII)	(451.01)	1,478.07	905.86	1,027.06	1,266.96	3,478.32
IX	Paid-up equity share capital (Face value of ₹. 10/- each)	478.57	478.57	478.57	478.57	478.57	478.57
X	Other Equity excluding Revaluation Reserves	NA	NA	NA	NA	NA	5,424.40
XI	Earnings per share						
	(of ₹. 10/- each) (not annualised)						
	(a) Basic	0.09	(1.84)	(1.05)	(1.76)	(1.65)	(2.92)
	(b) Diluted	0.09	(1.84)	(1.05)	(1.76)	(1.65)	(2.92)



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Tel.: +91-22-2288 5201-2, 4094 5500 ● Fax: +91-22-2285 2892 ● Email: info@kjmcs.com ● Website : www.kjmcsfinserv.com

CIN : L65100MH1988PLC047873

**UNAUDITED STANDALONE STATEMENT OF ASSET AND LIABILITIES AS
AT 30th SEPTEMBER 2021**

(₹ in Lakh)

Particulars		As at 30-Sep-21 (Unaudited)	As at 31-Mar-21 (Audited)
A	ASSETS		
1	Financial Assets		
	(a) Cash and cash equivalents	6.14	25.27
	(b) Bank Balance other than (a) above	4.00	-
	(c) Loans	320.39	501.82
	(d) Investments	7,155.74	6,094.18
	(e) Other Financial Assets.	266.79	227.49
		7,753.06	6,848.76
2	Non-Financial Assets		
	(a) Current Tax Assets	22.08	19.36
	(b) (i) Property, Plant & Equipment	16.86	18.76
	(ii) Intangible Asset	0.04	0.07
	(c) Other Non Financial Assets.	5.81	1.91
		44.79	40.10
	Total Assets	7,797.85	6,888.86
B	Liabilities and Equity		
1	Financial Liabilities		
	(a) Payables		
	(i) Other Payables	4.45	8.21
	(b) Debt Securities	250.00	250.00
	(c) Borrowings(other than Debt Securities)	6.40	9.17
	(d) Deposits	111.41	111.72
	(e) Other Financial Liabilities	10.25	7.03
		382.51	386.13
2	Non-Financial Liabilities		
	(a) Provision	41.77	38.45
	(b) Other Non Financial Liabilities	5.75	15.76
	(c) Deferred Tax Liability	437.81	545.55
		485.33	599.76
3	Equity		
	(a) Equity Share Capital	478.57	478.57
	(b) Other Equity	6,451.44	5,424.40
		6,930.01	5,902.97
	Total Liabilities and Equity	7,797.85	6,888.86



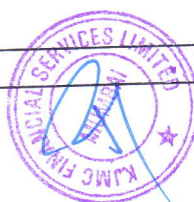
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STANDALONE CASH FLOW STATEMENT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2021

(₹. in Lakhs)

PARTICULARS	For the Half Year ended 30-Sept-2021 (Unaudited)	For the Year ended 31-Mar-2021 (Audited)
Cash Flow from Operating Activities		
Net Profit Before Tax	(22.51)	(183.66)
Adjustment for:		
Depreciation & amortisation	3.03	19.07
Gratuity Provision through OCI	0.02	0.05
Addition/(Reversal) of Provision of Standard Assets	2.67	29.66
Interest and Financial Charges	38.02	78.90
Operating Profit Before Working Capital Changes	21.24	(55.98)
Changes in Working Capital		
(Increase)/Decrease in Loans	181.43	160.14
(Increase)/Decrease in other financial assets	(39.29)	(5.78)
(Increase)/Decrease in other non financial assets	(3.90)	1.23
Increase/(Decrease) in other payables	(3.77)	3.38
Increase/(Decrease) in other financial liabilities	3.22	(17.46)
Increase / (Decrease) in Deposit (Liability)	(0.31)	(3.28)
Increase / (Decrease) in provisions	0.65	1.29
Increase/(Decrease) in other non financial Liabilities	(10.01)	8.15
(Increase)/ Decrease in Net Current Assets	128.01	147.67
Cash generated from Operations	149.25	91.69
Direct taxes paid (Net of refund)	(2.72)	(20.64)
Cash Flow Before Extraordinary Items	146.54	71.06
Extraordinary Items		
Net Cash flow from Operating Activities	146.54	71.06
Cash Flow from Investment Activities		
Purchase & Sale of Shares/ units (Net)	(1,061.56)	(3,922.34)
Net (gain)/loss on Equity instruments at fair value through OCI	917.35	4,062.95
Net (gain)/loss on Equity instruments through OCI	24.45	119.05
Purchase of Property Plant & Equipment	(1.11)	(1.53)
Net Cash Flow from Investing Activities	(120.87)	258.13
Cash Flow From Financing Activities		
Borrowings other than debt securities issued (net)	(2.77)	-922.08
Interest and Financial Charges	(38.02)	(78.90)
Net Cash Flow from Financing Activities	(40.79)	(1,000.98)
Net Increase in Cash and Cash Equivalents	(15.13)	(671.79)
Cash and Cash Equivalents at the beginning of the Year *	25.27	697.06
Cash and Cash Equivalents at the close of the Year *	10.14	25.27
* Cash and Cash Equivalents comprise of :		
Cash in hand	1.17	1.67
Balance in current account	4.98	23.60
In Deposit Accounts with Less than 12 months'	4.00	
Total	10.14	25.27




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Notes :

- 1 The above financial results for the quarter and half year ended September 30, 2021 were reviewed by Audit Committee and approved by the Board of Directors in their meeting held on November 11, 2021
- 2 Since the nature of activities carried out by the Company is such that profits/ losses from certain transactions do not necessarily accrue evenly over the year, results of a quarter may not be representative of financial results for the year. As such, the results for the current quarter are not comparable with the results of the corresponding quarter of the previous year.
- 3 The second wave of COVID-19 pandemic have resulted in a significantly lower business operations and put constraints on recovery of dues from customer during this period.
- 4 Disclosure as required under RBI notification no. RBI/2019-20/220 DOR.No.BP.BC.63/21.04.048/2019-20 dated 17 April 2020 on COVID-19 Regulatory Package - Asset Classification and Provisioning.

Particulars	(₹. in Lakhs)		
	As at 30th September 2021	As at 30th June 2021	As at 31st March 2021
i) Respective amounts in SMA/overdue categories, where the moratorium/deferment was extended *	43.69	45.45	43.86
ii) Respective amount where asset classification benefits is extended **	NIL	NIL	NIL
iii) Provision made on the cases where asset classification benefit is extended ***	NIL	NIL	NIL
iv) Provisions adjusted during the respective accounting periods against slippages and the residual provisions	NIL	NIL	NIL

* Outstanding as on 30th September 2021, 30th June 2021 and 31st March 2021 respectively on account of all cases in SMA/overdue Categories where moratorium benefit is extended by the Company up to 31 August 2020.

** There are Nil accounts where asset Classification benefit is extended till 30th September 2021. Post the Moratorium period, the movement of aging has been at actuals.

*** The Company has made adequate provision for impairment loss allowance (as per ECL model) for the period ended 30th September 2021.

- 5 There is no separate reportable segment as per Ind AS 108 - Operating Segments in respect of the Company.
- 6 The Company has opted for new tax regime from AY 2021-22 u/s 115BAA of the Income Tax Act 1961. As the decision has been taken by the Management during the previous quarter ended June 30, 2021, MAT credit of Rs 61.92 Lakhs was written off during the previous quarter ended June 30, 2021
- 7 The figures for previous year / period have been regrouped / reclassified wherever necessary.

Place : Mumbai.

Date : 11th November 2021


 For and on behalf of Board
 KJMC Financial Services Limited

 Rajesh Jain
 Whole Time Director
 DIN: 00151988

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Limited Review Report on Unaudited consolidated Quarterly and half yearly Financial Results of KJMC Financial Services Limited under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

TO THE BOARD OF DIRECTORS OF
KJMC Financial Services Limited

We have reviewed the accompanying Statement of unaudited Consolidated financial results of **KJMC Financial Services Limited** ("the Holding Company") and its Subsidiaries (the Holding Company and its Subsidiaries together referred as "the Group") and its share of profit in associate for the quarter and half year ended 30th September 2021 ("the Statement"), being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed, under Section 133 of the Companies Act, 2013, and accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. 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 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 an analytical procedure applied to the 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.

The statement includes the result of the following entities:

Name of Entity	Relationship
KJMC Financial Services Limited	Holding Company
KJMC Trading and Agency Limited	Subsidiary
KJMC Platinum Builders Limited	Associate



BRANCHES :

NAVI MUMBAI : 302 / 304 Arenja Corner, Sector 17, Vashi, Navi Mumbai - 400 703. • Tel. : +91-22-2766 6478
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Conclusion

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 and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.

Other Matter

The Comparative figures provided in the statement for the corresponding quarter and half year of the previous financial year ended 30th September 2020 have been reviewed by the predecessor auditor who have expressed an unmodified opinion. Our opinion on the statement is not modified in respect of the above matter.

The Statement includes the Holding Company's share of net loss (Including other comprehensive income) in associate of Rs (0.37) Lakhs for the half year ended September 2021 as considered in the Statement, whose interim financial results have not been reviewed/audited by us. These financial result and information have been furnished to us by the Management, and our conclusion on the statement in so far as it related to the amounts and disclosures included in respect of this associate company is based solely on such financial results.

For Batliboi & Purohit
Chartered Accountants
Firm Registration No. 101048W



Raman Hangekar
Partner
Membership No:030615
UDIN: 21030615AAAALB4021

Date: 11-11-2021
Place: Mumbai



KJMC FINANCIAL SERVICES LTD.

NBFC : No. B-13.01633



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STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2021

(₹. in Lakhs)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30-Sept-2021 (Unaudited)	30-Jun-2021 (Unaudited)	30-Sept-2020 (Unaudited)	30-Sept-2021 (Unaudited)	30-Sept-2020 (Unaudited)	31-Mar-2021 (Audited)
I	(a) Revenue From Operations						
	Interest Income	10.40	19.35	21.75	29.75	47.43	87.64
	Dividend Income	23.83	0.23	0.25	24.06	0.25	2.13
	Professional Fees Income	-	-	0.23	-	0.23	23.05
	Profit on Sale of Mutual Fund	0.01	0.34	0.07	0.35	0.07	0.13
	Net gain on Fair Value Changes - Mutual Fund	0.36	-	0.07	0.36	0.16	0.18
	Processing & Documentation & others Fees	2.37	4.39	4.97	6.76	9.90	20.22
	Gain on Equity Instrument	98.99	12.77	3.77	111.76	10.32	16.66
	Total Revenue from Operations	135.96	37.08	31.11	173.04	68.41	150.01
II	(b) Other Income	3.86	3.86	18.63	7.72	34.63	45.59
	Total Income (a + b)	139.82	40.94	49.74	180.76	103.09	195.60
III	Expenses						
	Finance Costs	32.44	12.60	27.26	45.04	60.53	92.89
	Employee Benefits Expenses	68.16	34.22	29.44	102.38	58.74	156.82
	Depreciation and Amortization Expenses	1.56	1.47	8.79	3.03	14.97	19.07
	Other Expenses	33.34	22.63	38.74	55.97	55.13	124.12
	Total Expenses	135.50	70.92	104.23	206.42	189.37	392.90
IV	(Loss) from ordinary activities before Tax (I+II-III)	4.32	(29.98)	(54.49)	(25.66)	(86.28)	(197.30)
V	Tax expense						
	- Current Tax	-	-	-	-	-	20.85
	- Deferred tax	(0.22)	(0.20)	(0.28)	(0.42)	(0.61)	(43.78)
	- MAT Credit Entitlement	-	-	-	-	-	(20.85)
	- MAT Credit Entitlement W/off	-	61.92	-	61.92	-	-
	Tax expense	(0.22)	61.72	(0.28)	61.50	(0.61)	(43.78)
VI	Profit/(Loss) for the period after tax (IV-V)	4.54	(91.70)	(54.21)	(87.16)	(85.67)	(153.52)
VII	Add : Share in Profit/(Loss) in Associates	(0.13)	(0.24)	(0.02)	(0.37)	(0.07)	0.48
VIII	(Loss) for the period (VI+VII)	4.41	(91.94)	(54.23)	(87.53)	(85.74)	(153.04)
IX	Other Comprehensive Income						
	(i) Items that will not be reclassified to profit or loss:						
	-Remeasurement gain/(loss) on defined benefit Plans	0.01	0.01	(0.16)	0.02	(0.32)	0.05
	-Net gain/(loss) on Equity Instrument through OCI	(663.03)	1,789.72	1,436.34	1,126.69	2,032.63	5,168.77
	(ii) Income Tax relating to items that will not be reclassified to Profit & Loss	55.57	113.67	(215.15)	169.24	(296.20)	(563.86)
	Other Comprehensive Income	(607.45)	1,903.40	1,221.03	1,295.95	1,736.14	4,604.96
X	Total Comprehensive Income for the Period (VIII+IX)	(603.04)	1,811.46	1,166.80	1,208.42	1,650.40	4,451.92
XI	Paid-up equity share capital (Face value of ₹. 10/- each)	478.57	478.57	478.57	478.57	478.57	478.57
XII	Other Equity excluding Revaluation Reserves	NA	NA	NA	NA	NA	6,668.46
XIII	Earnings per share						
	(of ₹. 10/- each) (not annualised)						
	(a) Basic	0.09	(1.92)	(1.13)	(1.83)	(1.79)	(3.20)
	(b) Diluted	0.09	(1.92)	(1.13)	(1.83)	(1.79)	(3.20)



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CIN : L65100MH1988PLC047873

UNAUDITED CONSOLIDATED STATEMENT OF ASSET AND LIABILITIES AS AT 30th September 2021


KJMC FINSERV
 MONEY MATTERS

(₹. in Lakhs)

Particulars		As at 30-Sep-21 (Unaudited)	As at 31-Mar-21 (Audited)
A	ASSETS		
1	Financial Assets		
	(a) Cash and cash equivalents	8.44	28.23
	(b) Bank Balance other than (a) above	4.00	-
	(c) Loans	320.39	501.82
	(d) Investments	8,707.80	7,467.52
	(e) Other Financial Assets.	266.79	227.49
		9,307.42	8,225.06
2	Non-Financial Assets		
	(a) Current Tax Assets	22.94	20.11
	(b) (i) Property, Plant & Equipment	16.86	18.76
	(ii) Intangible assets	0.04	0.07
	(c) Other Non Financial Assets.	5.83	2.04
		45.67	40.98
	Total Assets	9,353.09	8,266.04
B	Liabilities and Equity		
1	Financial Liabilities		
	(a) Payables		
	(i) Other Payables	3.51	6.87
	(b) Debt Securities	250.00	250.00
	(b) Borrowings(other than Debt Securities)	135.67	141.80
	(c) Deposits	111.41	111.72
	(d) Other Financial Liabilities	11.27	8.48
		511.86	518.87
2	Non-Financial Liabilities		
	(a) Provision	41.77	38.45
	(b) Other Non Financial Liabilities	6.20	16.14
	(c) Deferred Tax Liability	437.81	545.55
		485.78	600.14
3	Equity		
	(a) Equity Share Capital	478.57	478.57
	(b) Other Equity	7,876.88	6,668.46
		8,355.45	7,147.03
	Total Liabilities and Equity	9,353.09	8,266.04

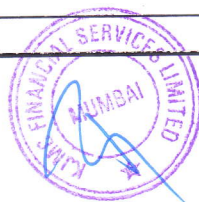


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(₹. in lakhs)

PARTICULARS	For the Half Year ended 30-Sept-2021 (Unaudited)	For the Year ended 31-Mar-2021 (Audited)
Cash Flow from Operating Activities		
Net Profit Before Tax	(26.03)	(196.82)
Adjustment for:		
Depreciation & amortisation	3.03	19.07
Gratuity Provision through OCI	0.02	0.05
Addition/(Reversal) of Provision of Standard Assets	2.67	29.66
Interest and Financial Charges	32.44	92.89
Operating Profit Before Working Capital Changes	12.14	(55.15)
Changes in Working Capital		
(Increase)/Decrease in Loans	181.43	160.14
(Increase)/Decrease in other financial assets	(39.29)	(5.76)
(Increase)/Decrease in other non financial assets	(3.79)	1.13
Increase/(Decrease) in other payables	(3.36)	3.51
Increase/(Decrease) in other financial liabilities	2.80	(17.47)
Increase / (Decrease) in Deposit (Liability)	(0.31)	(3.28)
Increase / (Decrease) in provisions	0.65	1.29
Increase/(Decrease) in other non financial Liabilities	(9.94)	8.27
(Increase)/ Decrease in Net Current Assets	128.18	147.83
Cash generated from Operations	140.32	92.68
Direct taxes paid (Net of refund)	(2.83)	(20.90)
Cash Flow Before Extraordinary Items	137.49	71.78
Extraordinary Items		
Net Cash flow from Operating Activities	137.49	71.78
Cash Flow from Investment Activities		
Purchase & Sale of Shares/ units (Net)	(1,240.29)	(4,900.45)
Net (gain)/loss on Equity instruments at fair value through OCI	1,102.24	5,049.72
Net (gain)/loss on Equity instruments through OCI	24.45	119.05
Purchase of Property Plant & Equipment	(1.11)	(1.53)
Net Cash Flow from Investing Activities	(114.71)	266.79
Cash Flow From Financing Activities		
Borrowings other than debt securities issued (net)	(6.14)	(916.40)
Interest and Financial Charges	(32.44)	(92.89)
Net Cash Flow from Financing Activities	(38.58)	(1,009.29)
Net Increase in Cash and Cash Equivalents	(15.80)	(670.72)
Cash and Cash Equivalents at the beginning of the Year *	28.23	698.95
Cash and Cash Equivalents at the close of the Year *	12.44	28.23
* Cash and Cash Equivalents comprise of :		
Cash in hand	3.91	3.72
Balance in current account	4.53	24.52
In Deposit Accounts with Less than 12 months'	4.00	-
Total	12.44	28.23



Notes :

- 1 The above financial results for the quarter and half year ended September 30, 2021 were reviewed by Audit Committee and approved by the Board of Directors in their meeting held on November 11, 2021
- 2 The Consolidated financial results include the financial results of the Company, its wholly owned subsidiary namely KJMC Trading and agency Ltd and its associate namely KJMC Platinum Builders Pvt. Ltd.
- 3 Since the nature of activities carried out by the Company is such that profits/ losses from certain transactions do not necessarily accrue evenly over the year, results of a quarter may not be representative of financial results for the year. As such, the results for the current quarter are not comparable with the results of the corresponding quarter of the previous year.
- 4 The second wave of COVID-19 pandemic have resulted in a significantly lower business operations and put constraints on recovery of dues from customer during this period.
- 5 Disclosure as required under RBI notification no. RBI/2019-20/220 DOR.No.BP.BC.63/21.04.048/2019-20 dated 17 April 2020 on COVID-19 Regulatory Package - Asset Classification and Provisioning.

Particulars	(₹. in Lakhs)		
	As at 30th September 2021	As at 30th June 2021	As at 31st March 2021
i) Respective amounts in SMA/overdue categories, where the moratorium/deferment was extended *	43.69	45.45	43.86
ii) Respective amount where asset classification benefits is extended **	NIL	NIL	NIL
iii) Provision made on the cases where asset classification benefit is extended ***	NIL	NIL	NIL
iv) Provisions adjusted during the respective accounting periods against slippages and the residual provisions	NIL	NIL	NIL

* Outstanding as on 30th September 2021, 30th June 2021 and 31st March 2021 respectively on account of all cases in SMA/overdue Categories where moratorium benefit is extended by the Company up to 31 August 2020.

** There are Nil accounts where asset Classification benefit is extended till 30th September 2021. Post the Moratorium period, the movement of aging has been at actuals.

*** The Company has made adequate provision for impairment loss allowance (as per ECL model) for the period ended 30th September 2021.

- 6 There is no separate reportable segment as per Ind AS 108 - Operating Segments in respect of the Company.
- 7 The Company has opted for new tax regime from AY 2021-22 u/s 115BAA of the Income Tax Act 1961. As the decision has been taken by the Management during the previous quarter ended June 30, 2021, MAT credit of Rs 61.92 Lakhs was written off during the previous quarter ended June 30, 2021
- 8 The figures for previous year / period have been regrouped / reclassified wherever necessary.



Place : Mumbai.
Date : 11th November 2021

For and on behalf of Board
KJMC Financial Services Limited

Rajesh Jain
Whole Time Director
DIN: 00151988

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