

**February 10, 2026**

**BSE Limited**

25<sup>th</sup> Floor, P J Towers,  
Dalal Street, Fort,  
Mumbai - 400 001  
Scrip Code: 531550

Dear Sirs,

**Sub.: Disclosure under Regulation 30 and other applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations) - Outcome of the Board Meeting**

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In compliance of Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Board of Directors of the Company, at its meeting held on Tuesday, February 10, 2026, has *inter alia*:

1. Considered and approved Unaudited Standalone Financial Results for the quarter ended December 31, 2025, along with Independent Auditor's Limited Review Report thereon. The said Financial Results were duly reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company, at their respective meetings held today.
2. On the recommendation of Nomination and Remuneration Committee (NRC), considered and approved change in Designation of Mr. Vishnukumar Vitthaldas Patel (DIN: 02011649) from Managing Director to Non-Executive Director of the Company w.e.f. closing hours of February 10, 2026 subject to the approval of the shareholders.

Further, the additional disclosures pursuant to as required under Regulation 30 read with Para A (7) of Part A of Schedule III of the SEBI Listing Regulations and SEBI Master Circular No. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30<sup>th</sup> January, 2026, is enclosed herewith as Annexure-I.

4. Accepted the Resignation of Mr. Pareshkumar Kantilal Patel (DIN: 02352677), as an Independent Director of the Company w.e.f closing hours of February 10, 2026.

Further, the Company has received confirmation, there is no material reason for their resignation except mentioned in their resignation letter. A copy of his resignation letter is enclosed herewith.

Further, the additional disclosures pursuant to as required under Regulation 30 read with Para A (7) of Part A of Schedule III of the SEBI Listing Regulations and SEBI Master Circular



No. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30<sup>th</sup> January, 2026, is enclosed herewith as Annexure-II.

5. Accepted the resignation of Mr. Parth Sanghavi from the post of Chief Financial Officer of the Company with effect from close of business hours on Thursday, March 12, 2026.

Further, the Company has received confirmation that there is no material reason for their resignation except mentioned in their resignation letter. A copy of his resignation letter is enclosed herewith.

Further, the additional disclosures pursuant to as required under Regulation 30 read with Para A (7) of Part A of Schedule III of the SEBI Listing Regulations and SEBI Master Circular No. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30<sup>th</sup> January, 2026, is enclosed herewith as Annexure-III.

6. Re-constitution of Audit Committee and Nomination & remuneration Committee by inducting Mr. Vishnukumar Vitthaldas Patel (Non-Executive Director) in place of Mr. Pareshkumar Kantilal Patel as under.

Revised constitution of Audit Committee is as under:

<b>Audit Committee</b>		
<b>Name of the Director</b>	<b>Designation in the committee</b>	<b>Designation in the company</b>
Mr. Jayeshkumar Patel	Chairman	Non-Executive Independent Director
Mr. Shaunak Mandalia	Member	Non-Executive Independent Director
Mr. Vishnukumar Vitthaldas Patel	Member	Non-Executive Non- Independent Director

Revised constitution of Nomination & Remuneration Committee is as under:

<b>Nomination &amp; Remuneration Committee</b>		
<b>Name of the Director</b>	<b>Designation in the committee</b>	<b>Designation in the company</b>
Mr. Shaunak Mandalia	Chairman	Non-Executive Independent Director
Mr. Jayeshkumar Patel	Member	Non-Executive Independent Director



Mr. Vishnukumar Vitthaldas Patel	Member	Non-Executive Non-Independent Director
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Re-constitution of Stakeholder relationship Committee by inducting Ms. Bijal Parikh (Non-Executive Director) in place of Mr. Pareshkumar Kantilal Patel.

Revised constitution of Stakeholder relationship Committee is as under:

<b>Stakeholder Relationship Committee</b>		
<b>Name of the Director</b>	<b>Designation in the committee</b>	<b>Designation in the company</b>
Mr. Bijal Parikh	Chairman	Non-Executive Non-Independent Director
Mr. Jayeshkumar Patel	Member	Non-Executive Independent Director
Mr. Shaunak Mandalia	Member	Non-Executive Independent Director

The meeting of the Board of Directors commenced at 03:00 p.m. and concluded at 05:44 p.m.

Request you to please take the same on your records.

Thanking You,

Yours Faithfully,

**For Jhaveri Credits and Capital Limited**

**Gaurav Pramodkumar Shrimankar**  
*Company Secretary & Compliance Officer*

Encl. : As Above



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

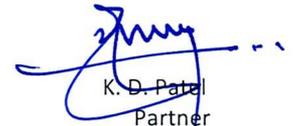
Review Report to,  
The Board of Directors,  
**Jhaveri Credits and Capital Limited**  
Ahmedabad

1. We have reviewed the accompanying statement of unaudited Standalone Financial Results of **Jhaveri Credits and Capital Limited** for the quarter and nine months ended on **31<sup>st</sup> December, 2025**. (the "Statements") attached herewith, being submitted by the Company in pursuant to the requirements of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. This statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information performed by 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 of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an Audit. Accordingly, we do not express an audit opinion.
4. 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 the recognition and measurement principles laid down in the aforesaid Indian accounting standards ('Ind AS') specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Ahmedabad  
10-02-2026



For, B. K. PATEL & CO  
Chartered Accountants  
Firm Regn No. 112647W



K. D. Patel  
Partner

Membership No.039919  
UDIN: 26039919NOUUFY4177

# JHAVERI CREDITS AND CAPITAL LIMITED

CIN-L65910GJ1993PLC020371

19th Floor, Westport, Opp. Monte Cristo Banquet, Sindhu Bhawan Road, Thaltej Ahmedabad - 380059

Email Id - csjhaivericredits@gmail.com (M) 97120 00637

## Unaudited Standalone Financial Results for the Quarter and Nine months ended 31st December, 2025

(₹ in Lakhs except per share data)

Particulars	Quarter ended			Nine Months Ended		Year ended
	31/12/2025	30/09/2025	31/12/2024	31/12/2025	31/12/2024	31/03/2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
I Revenue from Operations	1,652.91	2,236.32	43.38	4,568.84	1827.72	2,331.10
II Other Income	170.24	43.53	151.45	516.89	362.02	1.02
<b>III Total Revenue (I + II)</b>	<b>1,823.15</b>	<b>2,279.85</b>	<b>194.83</b>	<b>5,085.73</b>	<b>2,189.74</b>	<b>2,332.12</b>
<b>IV Expenses:</b>						
(a) Cost of Raw Materials Consumed	-	-	-	-	-	-
(b) Purchase of Stock-in-trade	1,387.51	2,376.06	451.20	4,078.91	1,800.29	2,118.47
(c) Change in Inventories of Stock-in-trade	394.65	-324.70	-422.57	533.73	-144.08	-186.01
(d) Employee benefits expense	8.77	5.60	3.86	20.06	12.29	17.47
(e) Finance costs	7.52	-	-	7.52	2.20	2.17
(f) Depreciation and amortization expense	28.61	20.23	14.11	69.07	35.09	59.18
(g) Other expenses	7.01	36.67	9.54	60.30	25.88	45.28
<b>Total expenses (IV)</b>	<b>1,834.07</b>	<b>2,113.86</b>	<b>56.14</b>	<b>4,769.59</b>	<b>1,731.67</b>	<b>2,056.56</b>
<b>V. Profit before exceptional and extraordinary items and tax (III-IV)</b>	<b>(10.93)</b>	<b>165.99</b>	<b>138.69</b>	<b>316.15</b>	<b>458.07</b>	<b>275.56</b>
VI. Exceptional Items	-	-	-	-	-	-
<b>VII. Profit before extraordinary items and tax (V - VI)</b>	<b>(10.93)</b>	<b>165.99</b>	<b>138.69</b>	<b>316.15</b>	<b>458.07</b>	<b>275.56</b>
VIII. Extraordinary Items (Prior Period Expenses)	-	-	-	-	-	-
<b>IX. Profit before tax (VII- VIII)</b>	<b>(10.93)</b>	<b>165.99</b>	<b>138.69</b>	<b>316.15</b>	<b>458.07</b>	<b>275.56</b>
<b>X Tax expense:</b>						
(1) Current tax	-	43.00	37.50	85.00	123.86	85.01
(2) Deferred tax	-	-	-5.13	-	-5.13	-43.06
(3) Short / Excess Provision of Income Tax of P.Y.	-	-	-	-	-	-7.33
<b>XI Profit (Loss) for the period (IX-X)</b>	<b>(10.93)</b>	<b>122.99</b>	<b>106.32</b>	<b>231.15</b>	<b>339.34</b>	<b>240.94</b>
<b>XII Other Comprehensive Income</b>						
(1) Items that will not be reclassified to Profit or loss in subsequent periods	-	-	-	-	-	-
(2) Income tax relating to items that will not reclassified to profit and loss	-	-	-	-	-	-
<b>Other Comprehensive Income (Net of Tax) (1+2)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XIII Total Comprehensive Income (XI + XII)</b>	<b>(10.93)</b>	<b>122.99</b>	<b>106.32</b>	<b>231.15</b>	<b>339.34</b>	<b>240.94</b>
<b>XIV Paid-up Equity Sare Capital</b>	<b>948.59</b>	<b>948.59</b>	<b>898.59</b>	<b>948.59</b>	<b>898.59</b>	<b>898.59</b>
(Face Value of the share Rs.10/- Each)						
<b>XV Earnings per equity share:</b>						
(1) Basic*	-0.12	1.30	1.18	2.44	3.78	2.68
(2) Diluted*	-0.12	1.30	1.12	2.44	3.58	2.54

\* Quarterly and Nine Month ended EPS are not annualised

# JHAVERI CREDITS AND CAPITAL LIMITED

CIN-L65910GJ1993PLC020371

19th Floor, Westport, Opp. Monte Cristo Banquet, Sindhu Bhawan Road, Thalaj Ahmedabad - 380059

Email Id - csjhaivericredits@gmail.com (M) 97120 00637

## Unaudited Standalone Financial Results for the Quarter and Nine months ended 31st December, 2025

### Explanatory Notes to Accounts

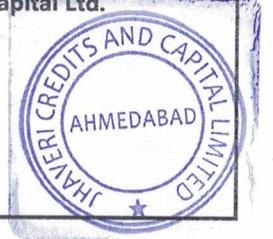
1	The Unaudited Financial Results for the Quarter and nine months ended December 31, 2025 have been reviewed and recommended by the Audit Committee.
2	The Unaudited Financial Results for the Quarter and nine months ended December 31, 2025 have been approved and taken on record by the Board of Directors at their respective meeting held on February 10, 2025.
3	The Auditor of the company has carried out the limited review of the above unaudited Standalone Financial results for the Quarter and Nine Months ended on December 31, 2025.
4	The Financial Results of the Company have been prepared in accordance with the Indian Accounting Standards ("IND-AS") as prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder.
5	The Company deals only in One Segment. Hence, no separate disclosure as per "Ind AS-108" is required for the business segment.
6	The Ind AS 19 "Employee Benefits" is not provided since the total strength is less than 10 numbers.
7	Provision for Deferred Taxation, if any, will be made at the end of the year.
8	Previous period figures have been reclassified/regrouped wherever considered necessary to make them comparable

Date :- 10/02/2026  
Place :- Ahmedabad

For and on behalf of the Board of Director of  
Jhaveri Credits And Capital Ltd.



Bijal Kiran Parikh  
Director  
DIN :- 07027983



Annexure-I

The details required under Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 read with SEBI Master Circular No. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30<sup>th</sup> January, 2026 are given in below

**Change in Designation of Mr. Vishnukumar Vitthaldas Patel (DIN: 02011649) from Managing Director to Non-Executive Director (Non-Independent Director) of the Company**

Particulars	Details
Name of Director	Mr. Vishnukumar Vitthaldas Patel
Reason for change viz. <del>appointment / re-appointment, resignation, removal, death or otherwise</del> (Change in Designation)	Change in Designation of Mr. Vishnukumar Vitthaldas Patel (DIN: 02011649) as a Non-Executive Director of the Company.
Date of <del>appointment / re-appointment</del> <del>cessation</del> (as applicable) & term of appointment / re-appointment	w.e.f. closing hours of February 10, 2026 subject to the approval of the shareholders.
Brief Profile	Not Applicable
Disclosure of relationships between Directors (in case of appointment of a director)	Not Applicable
No. of Shares held	48,06,089
Information as required pursuant to BSE Circular with ref. no. LIST/COMP/14/2018-19 dated June 20, 2018	Mr. Vishnukumar Vitthaldas Patel is not debarred from holding the office of Director by virtue of any SEBI order or any other such authority



Annexure-II

The details required under Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 read with SEBI Master Circular No. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30<sup>th</sup> January, 2026 are given in below

**Resignation of Mr. Pareshkumar Kantilal Patel as an Independent Director of the Company**

Particulars	Details
Reason for Change viz. <del>appointment, removal, death or otherwise</del> resignation,	Resignation of Mr. Pareshkumar Kantilal Patel (DIN: 02352677), Independent Director of the Company
Date of Appointment/ cessation (as applicable) & term of Appointment	With effect from February 10, 2026 (Closure of Business Hours)
Brief Profile	Not Applicable
Relationship with other directors of the Company (in case of appointment of a director)	Not Applicable
<b>Additional information in case of resignation of an Independent Director</b>	
Letter of Resignation along with detailed reason for resignation	Enclosed herewith
Names of listed entities in which the resigning director holds directorships, indicating the category of directorship and membership of board committees, if any.]	Nil
The Independent Director shall, along with detailed reasons, also provide a confirmation that there is no other material reasons other than those provided	Resignation letter attached.



*Annexure-III*

The details required under Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 read with SEBI Master Circular No. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30<sup>th</sup> January, 2026 are given in below

**Resignation of Mr. Parth Sanghavi as Chief Financial Officer of the Company**

Particulars	Details
Reason for Change viz. <del>appointment, removal, death or otherwise</del> resignation,	Resignation of Mr. Parth Sanghavi, Chief Financial Officer of the Company
Date of Appointment/ cessation (as applicable) & term of Appointment	With effect from March 12, 2026 (Closure of Business Hours)
Brief Profile	Not Applicable
Relationship with other directors of the Company (in case of appointment of a director)	Not Applicable



**Resignation Letter**

From  
**Mr. Pareshkumar Kantilal Patel**  
(DIN: 02352677)  
Resident 01, Uma Bunglows,  
R. C. Technical Road, Ghatlodia,  
Ahmedabad - 380 0612,

**February 10, 2026**

To,  
**The Board of Directors,**  
**Jhaveri Credits and Capital Limited**  
19th Floor, Westport, Opp. Montecristo Banquet,  
Sindhu Bhawan Road, Thaltej,  
Ahmedabad - 380058

Dear Sir,

**Subject: Resignation from the position of Independent Director of the Company**

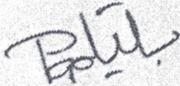
I hereby tender my resignation from the position of Independent Director of **Jhaveri Credits and Capital Limited**, with effect from the close of business on **February 10, 2026**. Due to increasing commitments in my personal business, I am unable to devote the necessary time and attention required to effectively discharge the responsibilities of an Independent Director. I request the Board to accept my resignation.

I also confirm that there are no other reasons for my resignation.

I would like to express my sincere gratitude to the Board for their guidance, support, and cooperation during my tenure.

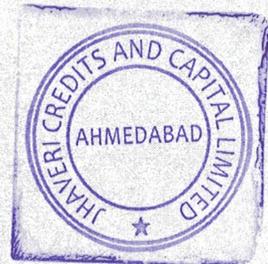
I wish Jhaveri Credits and Capital Limited continued success in all its future endeavors.

Sincerely,



**Pareshkumar Kantilal Patel**  
Independent Director  
DIN: 02352677

*Accepted*  
  

Date: 10<sup>th</sup> February, 2026

To,  
The Board of Directors  
Jhaveri Credits and Capital Limited  
19th Floor, Westport,  
Opp. Montecristo Banquet,  
Sindhu Bhavan Road, Thaltej,  
Ahmedabad – 380058

**Subject: Resignation from the post of Chief Financial Officer**

Dear Sir / Madam,

I hereby tender my resignation from the position of Chief Financial Officer of Jhaveri Credits and Capital Limited, effective from 12th March, 2026 (close of business hours), in accordance with the terms of my appointment and applicable provisions.

This decision has been taken after careful consideration of my personal and professional commitments. I confirm that there are no other reasons for my resignation.

I assure you of my full cooperation in ensuring a smooth and orderly transition of responsibilities during the notice period and handover process.

I would like to express my sincere gratitude to the Board of Directors and the management for the trust, support, and opportunities extended to me during my tenure. It has been a privilege to be associated with the Company and contribute to its growth and financial governance.

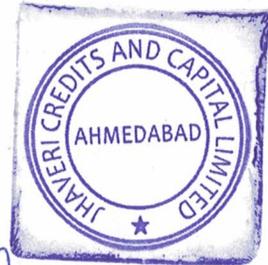
I wish the Company and the team continued success in the years ahead.

Thanking you,

Yours sincerely,

*P.S. Sanghavi*

Parth Sanghavi  
Chief Financial Officer  
Jhaveri Credits and Capital Limited



*Accepted*  
*[Signature]*