

CITY GOLD CREDIT CAPITAL LIMITED

REGD. OFFICE: - 555, 5th Floor, LSE Building, Feroze Gandhi Market, Ludhiana-141001
CIN:-L65921PB1993PLC013595 www.citygoldcreditcapitallimited.com

REF NO.....

DATE...14/11/2022.....

To
HEAD-LISTING & COMPLIANCE
METROPOLITAN STOCK EXCHANGE OF INDIA LIMITED (MSEI),
Building A, Unit 205A, 2nd Floor,
Piramal Agastya Corporate Park,
L.B.S Road, Kurla West, Mumbai - 400070.

SUBJECT: - Disclosure under Regulation 30 & 33 of SEBI (LODR) Regulations 2015.
Outcome of the Board Meeting held on 14.11.2022.

Dear Sir,

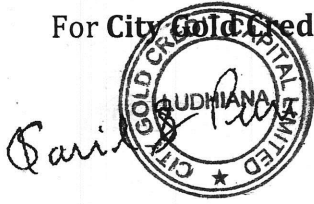
In continuation to notice dated 07.11.2022, Board of Directors in its meeting held on today 14.11.2022 considered and approved the Un-Audited Financial Results for the quarter and half year ended 30.09.2022 annexed with the Limited Review Report issued by Statutory Auditors of the Company.

Pursuant to Regulation 30, 33 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith Un-Audited Financial Results for the quarter and half year ended 30.09.2022 annexed with the Limited Review Report issued by M/s Parshotam & Associates, Statutory Auditors of the Company.

Board Meeting commenced at 12.30 P.M. and concluded at 01.15 P.M.

This is for your information and record please.

For City Gold Credit Capital Limited



(Sahil Puri)
Authorised Signatory
Date: - 14.11.2022

CORPORATE OFFICE: - 467, Ludhiana Stock Exchange Building, Ludhiana-141001.
Ph No. 0161-4062614, 0161-4642238 E-mail :- cgcl1993@gmail.com

Limited Review Report for City Gold Credit Capital Limited for the unaudited financial results for the period ended 30.09.2022


Review report to Board of Directors of City Gold Credit Capital Limited

We have reviewed the accompanying statement of unaudited financial results (as per applicable Ind AS) of City Gold Credit Capital Limited for the period ended 30.09.2022. 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 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 an analytical procedure 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.

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 33 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.

For Parshotam & Associates
Chartered Accountants


Signature
Niran Bansal
(Partner)
(Membership Number – 505058)
(UDIN – 22505058BDAJGA3515)

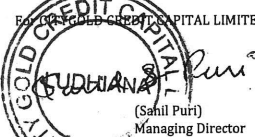
Place of signature - Ludhiana

Date – 14.11.2022

PARSHOTAM & ASSOCIATES
Chartered Accountants

10-B, Udham Singh Nagar, Civil Lines, Ludhiana - 141001, Punjab (India)
Phone: +91 161 4640500, +91 92045 00007

Financial Results - CITYGOLD CREDIT CAPITAL LIMITED		Unaudited (In Lakh)	Unaudited (In Lakh)	Unaudited (In Lakh)	Unaudited (In Lakh)	Unaudited (In Lakh)	AUDITED (In Lakh)
Particulars		3 MONTHS QUARTER ENDED 30.09.2022	3 MONTHS QUARTER ENDED 30.06.2022	3 MONTHS QUARTER ENDED 30.09.2021	HALF YEAR ENDED 30.09.2022	HALF YEAR ENDED 30.09.2021	YEAR ENDED 31.03.2022
1	Income						
	Revenue from operations						
(i)	Interest Income	4.251	3.852	4.387	8.102	8.719	16.440
(ii)	Dividend Income	0.011	0.082	0.229	0.093	0.280	0.653
(iii)	Rental Income	0.000	0.000	0.000	0.000	0.000	0.000
(iv)	Fees and commission Income	0.000	0.000	0.000	0.000	0.000	0.000
(v)	Net gain on fair value changes	0.962	0.000	0.600	0.375	1.239	1.308
(vi)	Net gain on derecognition of financial instruments under amortised cost category	0.000	0.000	0.000	0.000	0.000	0.000
(vii)	Sale of products (Including Excise Duty)	9.191	39.937	59.047	49.129	124.171	244.524
(viii)	Sale of services	0.000	0.000	0.000	0.000	0.000	0.000
(ix)	Other revenue (to be specified)						
(a)	Profit on Sale of Mutual Funds	0.000	0.249	0.000	0.249	0.000	0.601
(b)	Gain on Switching of Mutual Funds	0.000	0.000	0.000	0.000	0.000	0.000
(c)	Other income	0.000	0.000	0.000	0.000	0.000	0.000
	Total other revenue	0.000	0.249	0.000	0.249	0.000	0.601
	Total Income	14.416	44.120	64.263	57.948	134.409	263.325
2	Expenses						
(i)	Finance costs	0.005	0.012	0.002	0.017	0.005	0.012
(ii)	Fees and commission expense	0.000	0.000	0.000	0.000	0.000	0.000
(iii)	Net loss on fair value changes	0.000	0.587	0.000	0.000	0.000	0.000
(iv)	Net loss on derecognition of financial instruments under	0.000	0.000	0.000	0.000	0.000	0.000
(v)	Impairment on financial instruments	0.000	0.000	0.000	0.000	0.000	0.000
(vi)	Cost of materials consumed	0.000	0.000	0.000	0.000	0.000	0.000
(vii)	Purchases of stock-in-trade	12.775	3.791	61.947	16.566	134.396	260.307
(viii)	Changes in Inventories of finished goods, work-in-progress and	(2.799)	39.870	(6.593)	37.071	(18.033)	(22.896)
(ix)	Employee benefit expense	2.106	2.206	3.087	4.312	5.720	16.711
(x)	Depreciation, depletion and amortisation expense	0.014	0.014	0.020	0.027	0.039	0.079
(xi)	Other expenses (to be specified)						
(a)	Advertisement Expenses	0.131	0.064	0.171	0.194	0.193	0.297
(b)	AGM Expenses	0.050	0.000	0.000	0.050	0.000	0.105
(c)	AMC Charges	0.000	0.000	0.000	0.000	0.000	0.000
(d)	Conveyance Charges	0.016	0.037	0.047	0.053	0.074	0.152
(e)	Depository Service Charges	0.330	0.142	0.504	0.472	0.607	1.058
(f)	Fees and Taxes	0.059	0.076	0.130	0.135	0.366	0.543
(g)	General Expenses	0.021	0.000	0.019	0.021	0.043	0.065
(h)	Postage and Telegram	0.021	0.021	0.002	0.042	0.008	0.022
(i)	Printing and Stationery	0.010	0.001	0.006	0.011	0.012	0.035
(j)	Rent	0.390	0.260	1.000	1.000	1.260	1.560
(k)	Telephone Expenses	0.021	0.000	0.000	0.021	0.000	0.000
(l)	Tea and Beverage Expenses	0.064	0.000	0.035	0.064	0.090	0.164
(m)	Auditor Fees	0.000	0.000	0.000	0.000	0.000	0.354
(n)	Diwali Expense	0.000	0.000	0.000	0.000	0.000	0.235
(o)	Membership Expenses	0.000	0.000	0.000	0.000	0.000	0.000
(p)	Computer Repair Expenses	0.000	0.050	0.000	0.050	0.040	0.040
(q)	Travelling Expenses	0.000	0.373	0.000	0.373	0.300	0.300
(r)	Provision on Standard Asset	0.000	0.000	0.000	0.000	0.000	(0.144)
(s)	Listing fees	0.000	0.649	0.000	0.649	0.649	0.649
(t)	Website Expenses	0.000	0.000	0.000	0.000	0.000	0.070
(u)	Trading Expenses	0.002	0.025	0.019	0.027	0.067	0.089
(v)	Donation	0.000	0.000	0.000	0.000	0.051	0.051
	Total other expenses	1.115	1.697	1.932	2.813	3.768	5.644
	Total expenses	13.216	48.177	60.394	60.805	125.887	259.857
3	Total profit before exceptional items and tax	1.200	(4.057)	3.868	(2.858)	8.522	3.668
4	Exceptional items	0.000	0.000	0.000	0.000	0.000	0.000
5	Total profit before tax	1.200	(4.057)	3.868	(2.858)	8.522	3.668
7	Tax expense						
8	Current tax	0.000	0.000	0.756	0.000	1.244	0.508
9	Deferred tax	0.087	(0.038)	0.119	0.049	0.161	0.340
10	Total tax expenses	0.087	(0.038)	0.876	0.049	1.405	0.848
14	Net Profit/Loss for the period from continuing operations	1.113	(4.020)	2.993	(2.907)	7.116	2.820
15	Profit/(loss) from discontinued operations before tax	0.000	0.000	0.000	0.000	0.000	0.000
16	Tax expense of discontinued operations	0.000	0.000	0.000	0.000	0.000	0.000
17	Net profit/(loss) from discontinued operation after tax	0.000	0.000	0.000	0.000	0.000	0.000
18	Total profit/(loss) for period	1.113	(4.020)	2.993	(2.907)	7.116	2.820
19	Other comprehensive income net of taxes	0.000	0.000	0.000	0.000	0.000	0.000
20	Total Comprehensive Income for the period	1.113	(4.020)	2.993	(2.907)	7.116	2.820
21	Details of equity share capital						
	Paid-up equity share capital	320.050	320.050	320.050	320.050	320.050	320.050
	Face value of equity share capital	Rs. 10	Rs. 10	Rs. 10	Rs. 10	Rs. 10	Rs. 10
22	Earnings per share						
i	Earnings per equity share for continuing operations						
	Basic earnings per share from continuing operations	0.035	(0.126)	0.094	(0.091)	0.222	0.088
	Diluted earnings per share from continuing operations	0.035	(0.126)	0.094	(0.091)	0.222	0.088
ii	Earnings per equity share for discontinued operations						
	Basic earnings per share from discontinued operations	0.000	0.000	0.000	0.000	0.000	0.000
	Diluted earnings per share from discontinued operations	0.000	0.000	0.000	0.000	0.000	0.000
iii	Earnings per equity share						
	Basic earnings per share	0.035	(0.126)	0.094	(0.091)	0.222	0.088
	Diluted earnings per share	0.035	(0.126)	0.094	(0.091)	0.222	0.088

CITYGOLD CREDIT CAPITAL LIMITED

 (Sahil Puri)
 Managing Director
 DIN: 06804517

Date :- 14.11.2022
 Place :- Ludhiana

NOTE:-

- The company is a NBFC Company. These Financial results have been prepared in accordance with the recognition and measurement principles of applicable Indian Accounting Standard (Ind AS) notified under the companies (Indian Accounting Standards) Rules, 2015 (as amended) as specified in section 133 of the Companies Act, 2013.
- The figures of the previous periods have been regrouped/re-arranged where ever considered necessary.
- The above unaudited financial results for the quarter ending 30th September 2022 were reviewed by the audit committee and were considered and approved by the board of directors in their meeting held on 14.11.2022

Statement of Asset and Liabilities CITYGOLD CREDIT CAPITAL LIMITED		
Particulars	UNAUDITED HALF YEAR ENDED (30.09.2022)	AUDITED YEAR ENDED (31.03.2022)
Date of start of reporting period	01-04-2022	01-04-2021
Date of end of reporting period	30-09-2022	31-03-2022
Whether results are audited or unaudited	Unaudited	Audited
Nature of report standalone or consolidated	Standalone	Standalone
	(Rs. In Lakhs)	(Rs. In Lakhs)
Assets		
1	Financial Asset	
	Cash and cash equivalents	24.742
	Bank Balance other than (a) above	0.000
	Derivative financial instruments	0.000
	Receivables	
	(I) Trade Receivables	0.000
	(II) Other Receivables	0.081
	Loans	245.463
	Investments	51.994
	Other Financial assets	0.000
2	Non Financial Asset	
	Inventories	3.937
	Current tax assets (Net)	0.000
	Deferred tax Assets (Net)	0.000
	Investment Property	0.000
	Biological assets other than bearer plants	0.000
	Property, Plant and Equipment	0.268
	Capital work-in-progress	0.000
	Intangible assets under development	0.000
	Goodwill	0.000
	Other Intangible assets	0.000
	Other non-financial assets (to be specified)	
	- Income Tax Refund	0.000
	Total assets	326.484
		331.143
LIABILITIES AND EQUITY		
1	Equity	
	Equity share capital	320.050
	Other equity	5.328
	Total equity	325.378
		328.285
1	Liabilities	
1.1	Financial Liabilities	
(a)	Derivative financial instruments	0.000
(b)	Payables	
	(I) Trade Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0.000
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0.000
	II) Other Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0.000
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0.000
(C)	Debt Securities	0.000
(d)	Borrowings (Other than Debt Securities)	0.000
(e)	Deposits	0.000
(f)	Subordinated Liabilities	0.000
(g)	Other financial liabilities (to be specified)	0.000
1.2	Non-Financial Liabilities	
(a)	Current tax liabilities (Net)	0.000
(b)	Provisions	0.489
(C)	Deferred tax liabilities (Net)	0.617
(d)	Other non-financial liabilities (to be specified)	
	- Auditor Fees Payable	0.000
	- Salary Payable	0.000
	- Advt Expense Payable	0.000
	- Rent Payable	0.000
	- Depository Charges Payable	0.000
	- Cheques issued but not Cleared	0.000
	- NSE- Securities	0.000
	Total liabilities	1.106
		2.858
	Total equity & liabilities	326.484
		331.143



Cash Flow Statement- CITYGOLD CREDIT CAPITAL LIMITED

Particulars		Half Year Ended (30.09.2022)	Year Ended (31.03.2022)
A	Date of start of reporting period	01-04-2022	01-04-2021
B	Date of end of reporting period	30-09-2022	31-03-2022
C	Whether results are audited or unaudited	Unaudited	Audited
D	Nature of report standalone or consolidated	Standalone	Standalone
Part I			
		(Rs. In Lakhs)	(Rs. In Lakhs)
	Cash flows from used in operating activities		
	Profit before tax	-2.858	3.668
	Adjustments for reconcile profit (loss)		
	Adjustments for finance costs	0.017	0.012
	Adjustments for decrease (increase) in inventories	37.071	-22.896
	Adjustments for decrease (increase) in trade receivables, current	0.000	0.000
	Adjustments for decrease (increase) in trade receivables, non-current	0.000	0.000
	Adjustments for decrease (increase) in other current assets	1.582	5.134
	Adjustments for decrease (increase) in other non-current assets	0.000	0.000
	Adjustments for other financial assets, non-current	0.000	10.412
	Adjustments for other financial assets, current	(49.930)	57.766
	Adjustments for other bank balances	0.000	0.000
	Adjustments for increase (decrease) in trade payables, current	0.000	0.000
	Adjustments for increase (decrease) in trade payables, non-current	0.000	0.000
	Adjustments for increase (decrease) in other current liabilities	(1.801)	-4.791
	Adjustments for increase (decrease) in other non-current liabilities	0.000	0.000
	Adjustments for depreciation and amortisation expense	0.027	0.079
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	0.000	0.000
	Adjustments for provisions, current	0.000	0.000
	Adjustments for provisions, non-current	0.000	0.000
	Adjustments for other financial liabilities, current	0.000	0.000
	Adjustments for other financial liabilities, non-current	0.000	0.000
	Adjustments for unrealised foreign exchange losses gains	0.000	0.000
	Adjustments for dividend income	0.000	0.000
	Adjustments for interest income	0.000	0.000
	Adjustments for share-based payments	0.000	0.000
	Adjustments for fair value losses (gains)	(0.375)	(1.308)
	Adjustments for undistributed profits of associates	0.000	0.000
	Other adjustments for which cash effects are investing or financing cash flow	(0.249)	(0.601)
	Other adjustments to reconcile profit (loss)	0.000	0.000
	Other adjustments for non-cash items	0.000	0.000
	Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0.000	0.000
	Total adjustments for reconcile profit (loss)	-13.658	43.807
	Net cash flows from (used in) operations	-16.516	47.475
	Dividends received	0.000	0.000
	Interest paid	0.000	0.000
	Interest received	0.000	0.000
	Income taxes paid (refund)	0.000	0.000
	Other inflows (outflows) of cash	0.000	0.000
	Net cash flows from (used in) operating activities	-16.516	47.475
	Cash flows from used in investing activities		
	Cash flows from losing control of subsidiaries or other businesses	0.000	0.000
	Cash flows used in obtaining control of subsidiaries or other businesses	0.000	0.000
	Other cash receipts from sales of equity or debt instruments of other entities	32.000	74.601
	Other cash payments to acquire equity or debt instruments of other entities	22.800	104.680
	Other cash receipts from sales of interests in joint ventures	0.000	0.000
	Other cash payments to acquire interests in joint ventures	0.000	0.000
	Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0.000	0.000
	Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0.000	0.000
	Proceeds from sales of property, plant and equipment	0.000	0.000
	Purchase of property, plant and equipment	0.000	0.000
	Proceeds from sales of investment property	0.000	0.000
	Purchase of investment property	0.000	0.000
	Proceeds from sales of intangible assets	0.000	0.000
	Purchase of intangible assets	0.000	0.000
	Proceeds from sales of intangible assets under development	0.000	0.000
	Purchase of intangible assets under development	0.000	0.000



Proceeds from sales of goodwill	0.000	0.000
Purchase of goodwill	0.000	0.000
Proceeds from biological assets other than bearer plants	0.000	0.000
Purchase of biological assets other than bearer plants	0.000	0.000
Proceeds from government grants	0.000	0.000
Proceeds from sales of other long-term assets	0.000	0.000
Purchase of other long-term assets	0.000	0.000
Cash advances and loans made to other parties	0.000	0.000
Cash receipts from repayment of advances and loans made to other parties	0.000	0.000
Cash payments for future contracts, forward contracts, option contracts and swap contracts	0.000	0.000
Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0.000	0.000
Dividends received	0.000	0.000
Interest received	0.000	0.000
Income taxes paid (refund)	0.000	0.000
Other inflows (outflows) of cash	0.000	0.000
Net cash flows from (used in) investing activities	9.200	-30.079
Cash flows from used in financing activities		
Proceeds from changes in ownership interests in subsidiaries	0.000	0.000
Payments from changes in ownership interests in subsidiaries	0.000	0.000
Proceeds from issuing shares	0.000	0.000
Proceeds from issuing other equity instruments	0.000	0.000
Payments to acquire or redeem entity's shares	0.000	0.000
Payments of other equity instruments	0.000	0.000
Proceeds from exercise of stock options	0.000	0.000
Proceeds from issuing debentures notes bonds etc	0.000	0.000
Proceeds from borrowings	0.000	0.000
Repayments of borrowings	0.000	0.000
Payments of finance lease liabilities	0.000	0.000
Payments of lease liabilities	0.000	0.000
Dividends paid	0.000	0.000
Interest paid	0.017	0.012
Income taxes paid (refund)	0.000	0.000
Other inflows (outflows) of cash	0.000	0.000
Net cash flows from (used in) financing activities	-0.017	-0.012
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	-7.333	17.384
Effect of exchange rate changes on cash and cash equivalents		
Effect of exchange rate changes on cash and cash equivalents	0.000	0.000
Net increase (decrease) in cash and cash equivalents	-7.333	17.384
Cash and cash equivalents cash flow statement at beginning of period	32.075	14.691
Cash and cash equivalents cash flow statement at end of period	24.742	32.075

