

08th November 2022

To,

The Manager
Listing Department
Bombay Stock Exchange Limited
Phiroze JeeJeeBhoy Towers
Dalal Street
Mumbai 400001

Dear Sir/Madam,

Scrip Code: 538834

SUB: Outcome of the Board meeting of JMJ Fintech Limited held on 08th November 2022

Ref: Regulation 30 and 33 of SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015

Pursuant to SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 (Listing Regulation) we wish to inform you that in terms of Regulation 30 & 33 and other applicable provisions of Listing Regulation, the Board of Directors of the Company at its meeting held on (Today) 08th November 2022 commenced at 03:00pm and concluded at 5:00pm have inter alia approved the following:

1. The Unaudited Financial Results with Limited Review Report for the quarter and half year ended 30.09.2022
2. Authorization to Managing Director to open branch offices in Kerala and Tamil Nadu

This is for your information and record

Yours faithfully,

For JMJ Fintech Limited

Joju Madathumpady Johny
Managing Director
DIN: 02712125



JMJ FINTECH LIMITED
CIN: L51102TN1982PLC009711

Regd. Office: Office No-17/9, Lakshmiapuram Main Street, Loyds Road, Royapettah, Chennai-600 014
Email: Investor@jmfintechltd.com | Website: www.jmfintechltd.com | Ph. No. : 7395922291/92

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER, 2022

Rs. In Lacs

S. No.	Particulars	Quarter Ended			Half year ended		Year ended
		30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
I	Net Sales / Income from Operations	22.582	6.980	7.983	29.562	28.807	63.50
II	Other Operating Income	-	-	-	-	-	-
III	Total Income from Operations (Net)	22.582	6.980	7.983	29.562	28.807	63.50
IV	Expenses						
a.	Cost of Material Consumed	-	-	-	-	-	-
b.	Purchase of Stock-in-Trade	150.000	-	-	150.000	-	-
c.	Changes in Inventories of Finished goods/work in progress & Stock in Trade	-150.000	-	26.911	-150.000	26.911	26.94
d.	Finance Cost	-	-	-	-	-	-
e.	Employee benefits expenses	14.837	20.150	3.567	34.987	7.134	23.21
f.	Depreciation & Amortisation Expense	-	-	0.007	-	0.013	0.37
g	Other Expenses						
i	Administrative Expenses	5.041	8.530	6.094	13.571	7.471	28.92
ii	Provision for Non-Performing Assets/Bad debts	-60.000	(8.900)	-	-68.900	20.850	(35.62)
iii	Bad debts	-	-	-	-	-	14.83
h.	Total Expenses	-40.122	19.780	36.578	-20.342	62.379	58.650
V	Profit before Exceptional and Extra ordinary items and Tax (III-IV)	62.704	(12.800)	(28.595)	49.904	-33.572	4.850
VI	Exceptional items	-	-	-	-	-	-
VII	Profit before Extraordinary items and Tax (V-VI)	62.704	(12.800)	(28.595)	49.904	-33.572	4.850
VIII	Extraordinary Item	-	-	-	-	-	-
IX	Profit Before Tax(VII-VIII)	62.704	(12.800)	(28.595)	49.904	-33.572	4.850
X	Tax expense						
a.	Current Tax	-	(3.30)	-	(3.30)	-	-
b.	Deferred Tax	-	-	-	-	-	-
c.	Excess Provision for Tax Written Back	-	-	-	-	-	-
XI	Profit/(Loss) for the period from Continuing Operations(IX-X)	62.704	(9.500)	(28.595)	53.204	(33.572)	4.850
XII	Profit/(Loss) from Discontinuing Operations	-	-	-	-	-	-
XIII	Tax expense from Discontinuing Operations	-	-	-	-	-	-
XIV	Profit/(Loss) from Discontinuing operations (after Tax) (XII-XIII)	-	-	-	-	-	-
XV	Profit/(Loss) for the period (XI+XIV)	62.704	(9.500)	(28.595)	53.204	-33.572	4.850
XVI	Earning Per Share of Rs. 10/- each (not annualized)						
a)	Basic	0.506	(0.077)	(0.231)	0.429	(0.271)	0.039
b)	Diluted	0.506	(0.077)	(0.231)	0.429	(0.271)	0.039

NOTES:

- Above results were reviewed by Audit Committee and approved by the Board of Directors in their Board Meeting held on 8th November, 2022
- Figures for the prior periods/years have been regrouped and/or classified wherever considered necessary.
- The Statutory Auditors of the company have carried out the Limited Review of the above quarterly financial results.
- Current Tax includes Net of MAT Credit
- Segmental Report for the quarter as per Ind AS-108 is not applicable.

For MJM FINTECH LIMITED

JOJU M J
DIN: 02712125
Managing Director

Place : Chennai-600 014
Date : November 08, 2022

Statement of Standalone Assets and Liabilities as at September 30, 2022

Particulars	As at Sept 30, 2022	As at March 31, 2022
	Unaudited	Audited
ASSETS		
(1) Financial Assets		
(a) Cash and Cash equivalents	46.12	165.74
(b) Bank balance other than (a) above		
(c) Derivative financial instrument		
(d) Receivables		
(I) Trade Receivables	(35.45)	24.00
(II) Other Receivables		
(e) Loans	1,094.33	933.98
(f) Investments		
iv. Other Financial Assets		
Sub-total (1)	1,105.00	1,123.72
(2) Non- financial Assets		
(a) Inventories	180.41	30.41
(b) Current tax assets (Net)	28.60	22.95
(c) Deferred Tax assets		
(d) Investment Property		
(e) Biological Assets other than bearer plants		
(f) Property, Plant & Equipment	2.66	2.55
(g) Capital work-in-progress		
(h) Intangible assets under development		
(i) Goodwill		
(j) Other intangible assets		
(k) Other non- financial assets		
Sub-total (2)	211.67	55.91
Total Assets (A) (1+2)	1,316.67	1,179.63
LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(a) Derivative financial Instrument		
(b) Payables		
(I) Trade Payables	95.38	7.06
(II) Other Payables		
(c) Debt securities		
(d) Borrowings		
(e) Deposits		
(f) Subordinated Debts		
(g) Other financial liabilities		
Sub-total (1)	95.38	7.06
(2) Non-financial liabilities		
(a) Current tax liabilities (Net)	0.92	0.63
(b) Provisions	7.43	8.93
(c) Deferred tax liabilities (Net)		
(d) Other non-financial liabilities		
Sub-total (2)	8.35	9.56
(3) Equity		
(a) Equity share capital	1,240.00	1,240.00
(b) Other equity	(27.06)	(76.99)
	1,212.94	1,163.01
Total equity and liabilities	1,316.67	1,179.63

For JM J FINTECH LIMITED

Place : Chennai-600 014
Date : November08,2022

JOJU M J
DIN: 02712125
Managing Director

JMJ FINTECH LIMITED
CIN: L51102TN1982PLC009711

Regd. Office: Office No-17/9, Lakshmipuram Main Street, Lloyds Road, Royapettah, Chennai-600 014

Cash Flow Statement for the Half Year Ended 30.09.2022

PARTICULARS	30-09-2022	31-03-2022
A. Cash Flow From Operating Activities		
Net Profit Before Tax & Extra-Ordinary Items	49.93	4.85
<i>Adjustments for Non-Cash & Non-Operating Expenses</i>		
Depreciation	-	0.37
Bad Debts written off	-	14.83
Provision for NPA/ (Written back)	-	(1.38)
Provision for Standard Assets	-	(34.24)
Share Issue Expenses w/off	-	
Preliminary Expenses w/off	-	
Operating Profit Before Working Capital Changes	49.93	(15.57)
<i>Adjustments for Working Capital Changes</i>		
Inventories - (Increase) / Decrease	(150.00)	26.94
Trade Receivables - (Increase) / Decrease	59.45	(15.00)
Income Tax Receipts	-	
Short & Long Term Loans & Advances - (Increase) / Decrease	(160.35)	228.67
Other Current and Non- Current Assets - (Increase) / Decrease	(5.65)	(5.05)
Liabilities & Provisions - Increase / (Decrease)	87.11	7.29
Cash Generated from Operations	(119.51)	227.28
Taxes Paid During the Year		-
Net Cash Flow from Operating Activities	(119.51)	227.28
B. Cash Flow From Investing Activities		
Net (Purchase)/Sale of Fixed Assets	(0.11)	(2.80)
Net Cash Flow from Operating Activities	(0.11)	(2.80)
C. Cash Flow From Financing Activities		
Proceeds from Issue of Equity Shares	-	-
Issue Expenses Incurred	-	-
(Repayment)/Availment of Borrowings	-	(70.50)
Net Cash Flow from Operating Activities	-	(70.50)
D. Net Increase /(Decrease) in Cash & Cash Equivalents	(119.62)	153.98
E. Opening Cash & Cash Equivalents	165.74	11.76
F. Closing Cash & Cash Equivalents	46.12	165.74

For JMJ FINTECH LIMITED



JOJU M J
DIN: 02712125
Managing Director

Place : Chennai-600 014
Date : November 08, 2022