



(Formerly known as Meenakshi Enterprises Limited)  
A NBFC listed at Bombay Stock Exchange

**CIN: L51102TZ1982PLC029253**

Regd Office: Shop No 3, 1st Floor, Adhi Vinayaga Complex,  
No 3 Bus stand, Gopalsamy Temple Street, Ganapathy,  
Coimbatore, Tamil Nadu, India-641006  
Email: investor@jmjfintechltd.com  
Mob:7395922291/92

**23<sup>rd</sup> May 2024**

**To**

**Department of Corporate Services**  
Bombay Stock Exchange Limited  
22nd Floor, PhirozeJeeJeeBhoy Towers  
Dalal Street, Mumbai – 400 001

**Scrip Code: BSE: 538834**

**Sub: Outcome of the Board Meeting held on Thursday, 23<sup>rd</sup> May 2024**

**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) 23<sup>rd</sup> February 2024 commenced at 02:30 pm and concluded at 3.30 pm have inter alia considered and approved:

1. The standalone Audited financial results of the Company for the quarter and year ended 31<sup>st</sup> March 2024. In this regard, please find enclosed copies of the Following:
  - a. Statement showing the Standalone Audited Financial results for the quarter and financial year ended 31<sup>st</sup> March, 2024.
  - b. Reports of the Statutory auditor.
  - c. Statement of assets and liabilities as on 31<sup>st</sup> March, 2024.
  - d. Cash Flow statement as on 31<sup>st</sup> March, 2024.
  - e. Declaration by the Chief Financial Officer of the Company that the said Reports of Statutory Auditors are with unmodified opinion.
2. The appointment of Mr.Nidheesh P Anto as the Internal Auditor of the Company for the Financial year 2024-25. (Annexure A)
3. The appointment of M/S. Lakshmmi Subramanian & Associates as the Secretarial Auditors of the Company for the financial year 2024-25. (Annexure B)

Details as required under Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 read with SEBI circular SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 are Enclosed herewith.





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We wish to Further Inform that the Company has made arrangement for release of the Audited financial results for the quarter and year ended March 31, 2024 in the newspaper as per the requirement of the Listing Regulations.

This is for your information and record.

**Thanking You,  
Yours faithfully,  
For JMj FINTECH LIMITED**



**VIDYA DAMODARAN  
COMPANY SECRETARY AND COMPLIANCE OFFICER**

**JMJ FINTECH LIMITED**

CIN : L51102TZ1982PLC029253

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Email: investor@jmfintechltd.com | Website: www.jmfintechltd.com | Ph. No. - 739522291/92

**STATEMENT OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31ST MARCH, 2024**

Rs. In Lacs

S No.	Particulars	Quarter Ended			Year Ended	
		31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023
		Refer Note	Unaudited	Audited	Audited	Audited
I	Net Sales / Income from Operations	307.50	213.73	76.52	746.41	380.93
II	Other Operating Income	-0.95	0.45	1.37	0.34	1.37
III	Total Income from Operations (Net)	306.55	214.18	77.89	746.75	382.29
IV	Expenses					
a.	Cost of Material Consumed	-	-	-	-	-
b.	Purchase of Stock-in-Trade	-	-	-	-	216.20
c.	Changes in inventories of Finished goods/work in progress & Stock in Trade	-	-	14.30	-	30.41
d.	Finance Cost	30.59	24.85	4.80	85.00	6.46
e.	Employee benefits expenses	52.20	29.77	16.12	137.13	65.10
f.	Depreciation & Amortisation Expense	18.23	-	2.11	18.23	2.11
g.	Other Expenses	-	-	-	-	-
i.	Administrative Expenses	38.11	33.86	8.00	120.22	35.82
ii.	Provision for Non-Performing Assets/Bad debts/Standard Assets	3.17	1.07	1.02	0.41	(72.18)
iii.	Bad debts	-	-	-	-	-
h.	Total Expenses	142.30	89.55	46.33	360.99	283.93
V	Profit before Exceptional and Extra ordinary items and Tax (III-IV)	164.25	124.63	31.56	385.76	98.37
VI	Exceptional items	-	-	-	-	-
VII	Profit before Extraordinary items and Tax (V-VI)	164.25	124.63	31.56	385.76	98.37
VIII	Extraordinary Item	-	-	-	-	-
IX	Profit Before Tax(VII-VIII)	164.25	124.63	31.56	385.76	98.37
X	Tax expense					
a.	Current Tax	42.35	22.06	-	96.30	-
b.	Deferred Tax (Net)	-1.47	-	0.64	-1.47	0.64
c.	MAT	-	-	-	-	-
d.	MAT Credit Entitlement	-	-	-	-	-
e.	Excess Provision for Tax Written Back (FY 20-21)	-	-	-5.06	-	(5.06)
f.	Provision for RBI Standard Reserve @ 20% on PBT	77.15	-	19.67	77.15	19.67
XI	Profit/(Loss) for the period from Continuing Operations(IX-X)	46.22	102.57	16.30	213.78	83.11
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)	46.22	102.57	16.30	213.78	83.11
XVI	Earning Per Share of Rs. 10/- each (not annualized)					
a)	Basic	0.37	0.83	0.13	1.72	0.67
b)	Diluted	0.37	0.83	0.13	1.72	0.67

**NOTES.**

- The standalone financial results of the company have been prepared in accordance with Indian Accounting Standard (Ind. AS) notified under section 133 of the Companies Act 2013, read with the companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, the circulars, guideline and direction issues by the Reserve Bank of India (RBI), Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as Amended and other recognised accounting practices generally accepted in India.
- The above results have been reviewed by the Audit committee and subsequently approved by the Board of Directors in their respective meeting held on May 23, 2024
- The Standalone financial results for the year ended March 31, 2024 have been audited by the Statutory Auditors.
- The figures for the fourth quarter of the current and previous financial year are, the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of third quarter of the current and previous financial year which was subject to limited review by the statutory auditors.
- Report on subordinate debts availed as per the RBI Master Direction DNBR.PD.002/03.10.119/2016-17 - NBFC Acceptance of Public Deposits
- The company is Primarily engaged in the business of financing and there are no separate reportable segments identified as per Ind As 108 Operating Segments
- The figures for the previous periods/ year have been regrouped/ rearranged wherever necessary to conform to the current period presentation. There are no significant regrouping/ reclassification for the quarter under report.



For MJM FINTECH LIMITED

Joju Madathampady Johny  
Managing Director

DIN 02712125

Place : Coimbatore-641006

Date : 23/05/2024





**JMJ FINTECH LIMITED**

CIN: L51102TZ1982PLC029253

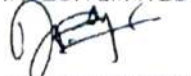
Registered Office: Shop No 3, 1st Floor, Adhi Vinayaka Complex, No 3 Bus Stand, Gopalasamy Temple Street, Ganapathy, Coimbatore, Tamilnadu -641004

**Statement of Standalone Assets and Liabilities as at March 31, 2024**

Rs. In Lacs

Particulars	As at March 31, 2024	As at March 31, 2023
	Audited	Audited
<b>ASSETS</b>		
(1) Financial Assets		
(a) Cash and Cash equivalents	5.15	123.46
(b) Bank balance other than (a) above	0.00	35.45
(c) Derivative financial instrument		
(d) Receivables		
(I) Trade Receivables	0.00	0.00
(I) Other Receivables		
(e) Deposits	21.82	8.62
(f) Loans and Advances	2,519.79	1,355.14
(g) Investments		
(h) Other Financial Assets(SPL Interest Accrued)	14.50	
Sub-total (1)	2,561.26	1,522.67
(2) Non- financial Assets		
(a) Inventories	0.00	0.00
(b) Current tax assets (Net)	124.72	23.12
(c) Deferred Tax Asset	0.83	0.00
(d) Investment Property		
(e) Biological Assets other than bearer plants		
(f) Property, Plant & Equipment	44.76	28.80
(g) Capital work-in-progress		
(h) Intangible assets under development		
(i) Goodwill		
(j) Other intangible assets	12.94	6.12
(k) Other non- financial assets		
Sub-total (2)	183.25	58.04
Total Assets (A) (1+2)	2,744.51	1,580.71
<b>B) LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
(1) Financial liabilities		

For MJM FINTECH LIMITED

  
Managing Director

**JMJ FINTECH LIMITED**

CIN: L51102TZ1982PLC029253

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**Statement of Standalone Assets and Liabilities as at March 31, 2024**

Rs. In Lacs

Particulars	As at March 31, 2024	As at March 31, 2023
	Audited	Audited
(a) Derivative financial Instrument		
(b) Payables		
(I) Trade Payables	14.54	9.21
(II) Other Payables	30.90	
(c) Debt securities		
(d) Subordinated Debts	1,035.70	299.10
(e) Deposits		
(f) Borrowings		
(g) Other financial liabilities		
Sub-total (1)	1,081.14	308.31
(2) Non-financial liabilities		
(a) Current tax liabilities (Net)	2.01	1.09
(b) Provisions	104.64	4.89
(c) Deferred tax liabilities (Net)	0.0	0.64
(d) Other non-financial liabilities		
Sub-total (2)	106.65	6.62
(3) Equity		
(a) Equity share capital	1,240.00	1,240.00
(b) Other equity	316.72	25.79
	1,556.72	1,265.79
Total equity and liabilities (B) (1+2+3)	2,744.51	1,580.72

For MJM FINTECH LIMITED

Joju Madathumpady Jehny

Managing Director

DIN:02712125

Place : Coimbatore-641006

Date : 23/05/2024



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**Statement of cash flow for the period from 01st April 2023 to 31st Mar 2024**

Rs. In Lacs

PARTICULARS	31-03-2024	31-03-2023
<b>A. Cash Flow From Operating Activities</b>		
Net Profit Before Tax & Extra-Ordinary Items	385.76	98.37
<i>Adjustments for Non-Cash &amp; Non-Operating Expenses</i>		
Depreciation	18.23	-
Bad Debts written off	-	-
Provision for NPA/ (Written back)/Standrad Assets	0.41	(72.18)
Share Issue Expenses w/off	-	-
Preliminary Expenses w/off	-	-
<b>Operating Profit Before Working Capital Changes</b>	<b>404.40</b>	<b>26.19</b>
<i>Adjustments for Working Capital Changes</i>		
<b>A. Net Cash Flow from Operating Activities</b>		
Inventories - (Increase) / Decrease	-	30.41
Trade Receivables - (Increase) / Decrease	-	24.00
Income Tax Receipts	-	-
Short & Long Term Loans & Advances - (Increase) / Decrease	(1,162.20)	(347.96)
Other Current and Non- Current Assets - (Increase) / Decrease	(116.10)	(0.17)
Liabilities & Provisions - Increase / (Decrease)	37.75	2.61
<b>Sub Total (Cash Generated from Operations )</b>	<b>(836.15)</b>	<b>(264.94)</b>
<b>Taxes Paid During the Year</b>		-
<b>Net Cash Flow from Operating Activities</b>	<b>(836.15)</b>	<b>(264.94)</b>
<b>B. Cash Flow From Investing Activities</b>		
<b>Commercial Deposits and Bank deposits</b>	<b>22.25</b>	<b>(44.07)</b>
<b>Net (Purchase)/Sale of Fixed Assets</b>	<b>(41.01)</b>	<b>(32.37)</b>
<b>Net Cash Flow from Operating Activities</b>	<b>(18.76)</b>	<b>(76.44)</b>
<b>C. Cash Flow From Financing Activities</b>		

For JMJ FINTECH LIMITED

  
Managing Director  
DIN

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**Statement of cash flow for the period from 01st April 2023 to 31st Mar 2024**

Rs. In Lacs

PARTICULARS	31-03-2024	31-03-2023
Proceeds from Issue of Equity Shares	-	-
Issue Expenses Incurred	-	-
(Repayment)/Availment of Borrowings	736.60	299.10
Net Cash Flow from Operating Activities	736.60	299.10
D. Net Increase /(Decrease) in Cash & Cash Equivalents	(118.31)	(42.28)
E. Opening Cash & Cash Equivalents	123.46	165.74
F. Closing Cash & Cash Equivalents	5.15	123.46

For MJM FINTECH LIMITED



Joju Madathumpady Johny

Managing Director

DIN: 02712125

Place : Coimbatore-641006

Date : 23/05/2024





**INDEPENDENT AUDITOR'S REPORT  
TO THE BOARD OF DIRECTORS OF M/S JMJ FINTECH LIMITED**

**Report on the audit of the Standalone Financial Results**

We have audited the accompanying statement of standalone financial results of M/s. JMJ Fintech Limited ("the Company"), for the quarter ended 31 March 2024 and the year-to-date results for the period from 1<sup>st</sup> April 2023 to 31<sup>st</sup> March 2024 attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations")

**Opinion**

In our opinion and to the best of our information and according to the explanations given to us these standalone financial results:

- i. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards and other accounting principles generally accepted in India of the net profit and other comprehensive income and other financial information for the quarter and year ended 31st March 2024

**Basis for opinion**

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 the *Auditor's Responsibilities for the audit of the standalone financial Result* section of our report. We are independent of the Company in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Companies Act, 2013 and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.





### **Management's Responsibilities for the Standalone Financial Results**

These quarterly financial results as well as the year-to-date standalone financial results have been prepared on the basis of standalone financial statements. The Company's Board of Directors are responsible for the preparation of these financial results 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 Indian Accounting Standard 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 of 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 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 are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial results, 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 Company's financial reporting process.

### **Auditors' Responsibilities for the Audit of the Standalone Financial Results**

- a) Our objectives are to obtain reasonable assurance about whether the standalone financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.
- b) Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with auditing standards will always detect a material misstatement when it exists.
- c) 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 these standalone financial results. As part of an audit in accordance with auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. And we also:



# Mahesh C. Solanki & Co.

## Chartered Accountants

- Identify and assess the risks of material misstatement of the standalone financial results, 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 adequate internal financial controls with reference to financial statements in place 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 Board of Directors.
- Conclude on the appropriateness of Board of Director'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 financial statements 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's to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the standalone financial results, including the disclosures, and whether the standalone financial results represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the standalone financial results that, individually or in aggregate, makes it probable that the economic decisions of the reasonable 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 to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### Other Matters

The figures of the standalone financial results as reported for the quarter ended March 31, 2024 and the corresponding quarter ended in the previous year are the balancing figures between audited figures in respect of the full financial year and the published year-to-date figures up to the end of third quarter of the relevant financial year. Also, The figures up to the end of the third quarter of the current and previous financial year had only been subjected to limited review by us.

Our opinion is not modified in respect of the above matter.

For Mahesh C Solanki & Co.,  
Chartered Accountants  
FRN No. 006228C

*Vinay Kumar*

CA Vinay Kumar Jain  
Partner

Membership No. 232058  
UDIN: 24232058BKCZSL  
-2794

Place: Chennai  
Date: 23-05-2024



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### Annexure A

Details as required under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI circular SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13,2023

Appointment of Mr. Nidheesh P Anto as Internal Auditor of the Company

Sl. No	Particulars	Details
1	Reason for change viz. appointment, <del>re-appointment, resignation, removal, death or otherwise</del>	Appointment of internal Auditor to comply with the provisions of Section 138 of the Companies Act, 2013 read with rule 13 of the Companies (Accounts) Rules, 2014
2	Date of appointment/ <del>re-appointment/cessation (as applicable) &amp; term of appointment/re-appointment</del>	With effect from 23 <sup>rd</sup> May 2024 to conduct the internal Audit for the Financial Year 2024-2025
3	Brief profile (in case of appointment)	As attached
4	Disclosure of relationships between directors (in case of appointment of a director).	Not Applicable

Kindly take the above on record.

**Thanking You,  
Yours faithfully,  
For JMJ FINTECH LIMITED**

**Vidya Damodaran  
Company Secretary and Compliance Officer**



# PROFESSIONAL PROFILE

## Profile Summary

**Nidheesh P Anto** is a highly detail-oriented and skilled accountant with over two years of experience in maintaining precise accounting records for large-scale financial organizations. Demonstrating expertise in budget management, payroll processing, invoicing, and general accounting functions, Nidheesh has played a pivotal role in ensuring business operations are fully compliant and adhere to stringent budgetary guidelines. His collaborative work with executive management on complex mergers, acquisitions, and divestitures highlights his proficiency in managing diverse financial functions, tax management, and reporting.

## Professional Experience

### Audit Assistant

Tomy & Francis Chartered Accountant, Thrissur  
(2020 – Present)

- Conducted audits in strict accordance with established auditing standards and principles.
- Evaluated financial statements and records to ensure accuracy and compliance with regulatory requirements.
- Successfully completed audits, adhering to procedural and regulatory guidelines.
- Scrutinized general ledger transactions to detect and rectify errors or irregularities.
- Assessed accounting systems and business controls to enhance operational efficiency.
- Analyzed clients' financial data systems to ensure compliance with functional standards.

## Education

Pursuing Intermediate - CA  
2018-2020 Bachelor of Commerce (Finance)  
Bharathiar University, Coimbatore

## Certifications & Training

- Integrated Course on Information Technology and Soft Skills (ICITSS) – Information Technology
- Integrated Course on Information Technology and Soft Skills (ICITSS) - Orientation Program

## Nidheesh P Anto

Internal Auditor



### Personal Info

Phone/Whatsapp:  
+91 7356261821

Email:  
nidheeshpanto001@gmail.com

LinkedIn  
<https://www.linkedin.com/in/nidheesh-anto-74bb3a213>

### Skills

Data Entry  
Data Analysis  
Accounting  
Auditing

### Languages

Malayalam  
English  
Hindi  
Tamil

## Technical Proficiencies

- **Accounting Software:** Tally ERP9, WinMan, Speqta GST
- **Office Software:** Microsoft Excel, Microsoft Word, Adobe Acrobat Pro DC

## Key Competencies

- Budget and Financial Management
- Payroll Administration
- Invoicing and Billing Processes
- Comprehensive Accounting Practices
- Financial Reporting and Analysis
- Tax Management and Compliance
- Audit Execution and Regulatory Compliance
- Business Controls and Risk Assessment
- Strategic Financial Planning and Analysis

Nidheesh P Anto's extensive background in financial management and auditing, combined with his technical skills and commitment to accuracy, make him an exceptional candidate for the role of Internal Auditor. His experience in ensuring financial integrity and regulatory compliance, along with his ability to collaborate effectively with executive teams, underscores his capability to contribute significantly to any organization's financial health and governance.

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### Annexure B

Details as required under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI circular SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13,2023

Appointment of M/s. Lakshmmi Subramanian & Associates as Secretarial Auditor of the Company

Sl. No	Particulars	Details
1	Reason for change viz. appointment, <del>re-appointment,</del> <del>resignation,</del> <del>removal, death or otherwise</del>	Appointment to comply with the provisions of the section 204 of the Companies Act, 2013
2	Date of appointment/ <del>re-appointment/cessation</del> (as applicable) & term of appointment/ <del>re-appointment</del>	With effect from 23 <sup>rd</sup> May 2024 to conduct the Secretarial Audit for the Financial Year 2024-2025
3	Brief profile (in case of appointment)	<p>Lakshmmi Subramanian &amp; Associates ("LSA") is a firm of Practicing Company Secretaries having a standing of more than 3 decades. Established in the year 1988, for more than 32 years, LSA has been a trusted adviser for large listed entities, multinational and domestic companies that demand judicious advice for their critical business decisions. LSA has a client base which span across multiple industries such as healthcare, Education, hospitality, Information technology, NBFCs, Insurance, Core Manufacturing, Ecommerce, shipping, steel, SMEs and others. Our team's commitment to quality and innovative thinking has positioned us as one of the highly recommended CS firms in the country today.</p> <p>The Suite of Services we offer to our clients in India are categorized into 3 practice areas namely Secretarial Compliances &amp; Audits, Representations and Transactions and Advisory to best align with our client's operations.</p>
4	Disclosure of relationships between directors (in case of appointment of a director).	Not Applicable

Kindly take the above on record.

**Thanking You,**  
**Yours faithfully,**  
**For JMJ FINTECH LIMITED**



**Vidya Damodaran**  
**Company Secretary and Compliance Officer**



(Formerly known as Meenakshi Enterprises Limited)  
A NBFC listed at Bombay Stock Exchange

**CIN: L51102TZ1982PLC029253**

Regd Office: Shop No 3, 1st Floor, Adhi Vinayaga Complex,  
No 3 Bus stand, Gopalsamy Temple Street, Ganapathy,  
Coimbatore, Tamil Nadu, India-641006  
Email: investor@jmfintechltd.com  
Mob:7395922291/92

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

Date: 23.05.2024

**Scrip Code: BSE: 538834**

**Subject: Declaration on unmodified opinion in the Auditors report for the financial year ended 31<sup>st</sup> March, 2024.**

**Ref: Regulation 33(d) of SEBI (LODR) Regulations, 2015 and SEBI Circular CIR/CFD/CMD/56/2016 dated 27th May, 2016**

We hereby confirm and declare that the Statutory Auditors of the Company M/s. Mahesh C Solanki & Co, Chartered Accountants, Chennai, have issued the audit report on the Standalone Audited Financial Statements of the Company for the financial year ended 31<sup>st</sup> March, 2024 with unmodified opinion.

Kindly take the above information on record.

Thanking You,  
Yours faithfully,  
For JMJ Fintech Limited

**Justin Thomas O**  
Chief Financial Officer

