



(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

09<sup>th</sup> August 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 Friday, 09<sup>th</sup> August 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) 09<sup>th</sup> Day of August 2024 commenced at 2.00 P.M. and concluded at 3.30 P.M. have inter alia considered and approved:

1. The standalone unaudited financial results of the Company along with the internal audit report for the quarter ended 30<sup>th</sup> June 2024.
2. The Notice of the Annual General Meeting to be held on 20<sup>th</sup> of September 2024.
3. The Director's Report and Secretarial Audit Report
4. Appointment of intermediaries for the purpose of E-Voting
5. Appointment of M/S Lakshmmi Subramanian & Associates as the Scrutinizers for the purpose of E-Voting
6. The opening of thirteen new branches in the States of Kerala, Tamil Nadu and Karnataka
7. The Re-Constitution of POSH Committee ( Annexure - A )

This is for your information and record.

Thanking You,  
Yours faithfully,  
For JMj FINTECH LIMITED



**VIDYA DAMODARAN**  
**COMPANY SECRETARY AND COMPLIANCE OFFICER**



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**ANNEXURE - A**

**RE-CONSTITUTION OF POSH COMMITTEE**

S. No	Name	Designation
1.	CS Vidya Damodaran	Company secretary
2	Justin Thomas O.	Chief Financial Officer
3.	Deena Lesly	Operation Executive
4.	Indu Kamala Raveendran	Social worker

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For JMJ FINTECH LIMITED



**VIDYA DAMODARAN**  
**COMPANY SECRETARY AND COMPLIANCE OFFICER**

**JMJ FINTECH LIMITED****CIN: L51102TZ1982PLC029253****Regd. Office: Shop No 3, 1st Floor, Adhi Vinayaka Complex, No 3 Bus Stand, Gopalsamy Temple Street, Ganapathy, Coimbatore, Tamil Nadu, India -641006****Email: investor@jmjfintechltd.com | Website: www.jmjfintechltd.com | Ph. No. : 7395922291/92****STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2024****Rs. In Laacs**

S. No.	Particulars	Quarter Ended			Year ended
		30.06.2024	31.03.2024	30.06.2023	31.03.2024
		Unaudited	Audited	Unaudited	Audited
I	Net Sales / Income from Operations	369.20	307.50	78.18	746.41
II	Other Operating Income	-	-0.95	0.29	0.34
III	<b>Total Income from Operations (Net)</b>	<b>369.20</b>	<b>306.55</b>	<b>78.47</b>	<b>746.75</b>
IV	<b>Expenses</b>				
a.	Cost of Material Consumed	-	-	-	-
b.	Purchase of Stock-in-Trade	-	-	-	-
c.	Changes in inventories of Finished goods/work in progress & Stock in Trade	-	-	-	-
d.	Finance Cost	34.11	30.59	11.55	85.00
e.	Employee benefits expenses	48.26	52.20	25.78	137.13
f.	Depreciation & Amortisation Expense	4.27	18.23	-	18.23
	<b>Other Expenses</b>				
i	Administrative Expenses	31.77	38.11	21.58	120.22
ii	Provision for Non-Performing Assets/Bad debts	6.63	3.17	0.70	0.41
iii	Bad debts	-	-	-	-
	<b>Total Expenses</b>	<b>125.04</b>	<b>142.30</b>	<b>59.61</b>	<b>360.99</b>
V	Profit before Exceptional and Extra ordinary items and Tax (III-IV)	244.16	164.25	18.86	385.76
VI	Exceptional items	-	-	-	-
VII	Profit before Extraordinary items and Tax (V-VI)	244.16	164.25	18.86	385.76
VIII	Extraordinary Item	-	-	-	-
IX	Profit Before Tax(VII-VIII)	244.16	164.25	18.86	385.76
X	Tax expense	61.75			
a.	Current Tax	-	42.35	-	96.30
	Tax Relating to Earlier Year	0.15	-	-	-
b.	Deferred Tax	-	-1.47	-	-1.47
c.	Excess Provision for Tax Written Back	-	-	-	-
d.	Provision for RBI Standard Reserve @ 20% on PBT	-	77.15	-	77.15
XI	Profit/(Loss) for the period from Continuing Operations(IX-X)	182.26	46.22	18.86	213.78
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)	182.26	46.22	18.86	213.78
XVI	Earning Per Share of Rs. 10/- each (not annualized)				
	a) Basic	1.47	0.37	0.15	1.72
	b) Diluted	1.47	0.37	0.15	1.72

**NOTES:**

- Above results were reviewed by Audit Committee and approved by the Board of Directors in their Board Meeting held on 09.08.2024
- 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 MADATHUMPADY JOHNY**  
**Managing Director**  
**DIN: 02712125**

Place : Coimbatore-641006

Date: 09-08-2024

**JMJ FINTECH LIMITED**

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**Statement of cash flow for the period ended 30th June 2024**

Rs. In Lacs

	PARTICULARS	30.06.2024	31-03-2024
A.	<b>Cash Flow From Operating Activities</b>		
	Net Profit Before Tax & Extra-Ordinary Items	244.16	385.76
	<i>Adjustments for Non-Cash &amp; Non-Operating Expenses</i>		
	Depreciation	4.27	18.23
	Bad Debts written off	-	-
	Provision for NPA/ (Written back)/Standrad Assets	6.63	0.41
	Share Issue Expenses w/off	-	-
	Preliminary Expenses w/off	-	-
	<b>Operating Profit Before Working Capital Changes</b>	<b>255.06</b>	<b>404.40</b>
	<i>Adjustments for Working Capital Changes</i>		
A.	<b>Net Cash Flow from Operating Activities</b>		
	Inventories - (Increase) / Decrease	-	-
	Trade Receivables - (Increase) / Decrease	-	-
	Income Tax Receipts	-	-
	Short & Long Term Loans & Advances - (Increase) / Decrease	-173.72	-1,162.20
	Other Current and Non- Current Assets - (Increase) / Decrease	61.58	-116.10
	Liabilities & Provisions - Increase / (Decrease)	-102.22	37.75
	<b>Cash Generated from Operations</b>	<b>40.71</b>	<b>-836.15</b>
	Taxes Paid During the Year	-	-
	<b>Net Cash Flow from Operating Activities</b>	<b>40.71</b>	<b>-836.15</b>
B.	<b>Cash Flow From Investing Activities</b>		
	Commercial Deposits and Bank deposits	-50.00	22.25
	Net (Purchase)/Sale of Fixed Assets	-4.84	-41.01
	<b>Net Cash Flow from Operating Activities</b>	<b>-54.84</b>	<b>-18.76</b>
C.	<b>Cash Flow From Financing Activities</b>		
	Proceeds from Issue of Equity Shares	-	-
	Issue Expenses Incurred	-	-
	(Repayment)/Availment of Borrowings	145.20	736.60
	<b>Net Cash Flow from Operating Activities</b>	<b>145.20</b>	<b>736.60</b>
D.	<b>Net Increase /(Decrease) in Cash &amp; Cash Equivalents</b>	<b>131.07</b>	<b>-118.31</b>
E.	<b>Opening Cash &amp; Cash Equivalents</b>	<b>5.15</b>	<b>123.46</b>
F.	<b>Closing Cash &amp; Cash Equivalents</b>	<b>136.22</b>	<b>5.15</b>

For JMJ FINTECH LIMITED

JOJU MADATHUMPADY JOHNY  
DIN: 02712125  
Managing DirectorPlace : Coimbatore-641006  
Date : 09-08-2024

**JMJ FINTECH LIMITED**  
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**Statement of Standalone Assets and Liabilities as at June 30th 2024**

Rs in Lacs

Particulars	As at June 30, 2024	As at March 31, 2024
	Unaudited	Audited
<b>ASSETS</b>		
(I) Financial Assets		
(a) Cash and Cash equivalents	136.22	5.15
(b) Bank balance other than (a) above	50.00	
(c) Derivative financial instrument		
(d) Receivables		
(I) Trade Receivables		
(II) Other Receivables		
(e) Deposits	22.34	21.82
(f) Loans and Advances	2,686.63	2,519.79
(g) Investments		
(h) Other Financial Assets	14.32	14.50
Sub-total (1)	2,909.51	2,561.26
(2) Non- financial Assets		
(a) Inventories		
(b) Current tax assets (Net)		124.72
(c) Deferred Tax assets	0.83	0.83
(d) Investment Property		
(e) Biological Assets other than bearer plants		
(f) Property, Plant & Equipment	45.72	44.76
(g) Capital work-in-progress		
(h) Intangible assets under development		
(i) Goodwill		
(j) Other intangible assets	12.54	12.94
(k) Other non- financial assets	63.32	
Sub-total (2)	122.41	183.25
<b>Total Assets (A) (1+2)</b>	<b>3,031.92</b>	<b>2,744.51</b>
<b>LIABILITIES AND EQUITY</b>		



<b>LIABILITIES</b>		
(1) Financial liabilities		
(a) Derivative financial Instrument		
(b) Payables		
(I) Trade Payables	7.77	14.54
(II) Other Payables	30.77	30.90
(c ) Debt securities		
(d) Borrowings	100.00	
(e ) Deposits		
(f) Subordinated Debts	1,080.90	1,035.70
(g) Other financial liabilities		
<b>Sub-total (1)</b>	<b>1,219.44</b>	<b>1,081.14</b>
(2) Non-financial liabilities		
(a) Current tax liabilities (Net)	2.99	2.01
(b) Provisions	70.51	104.64
(c ) Deferred tax liabilities (Net)		
(d) Other non-financial liabilities		
<b>Sub-total (2)</b>	<b>73.50</b>	<b>106.65</b>
(3) Equity		
(a) Equity share capital	1,240.00	1,240.00
(b) Other equity	498.98	316.72
	1,738.98	1,556.72
<b>Total equity and liabilities</b>	<b>3,031.92</b>	<b>2,744.51</b>

For JMJ FINTECH LIMITED



*[Handwritten Signature]*

JOJU MADATHUMPADY JOHNY

Managing Director

DIN: 02712125

Place : Coimbatore-641006

Date :09-08-2024

# Mahesh C. Solanki & Co, Chartered Accountants

## INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM STANDALONE FINANCIAL RESULTS

To the Members of

### JMJ FINTECH LIMITED.

1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of **JMJ FINTECH LIMITED** (the "Company"), for the quarter ended June 30, 2024 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

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 the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 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 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 (ICAI). A review of interim financial information consists of making inquiries, primarily of the Company's personnel 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 specified under section 143(10) of the Companies Act, 2013 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 stated in paragraph 3 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 Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Mahesh C. Solanki & Co  
Firm Registration Number: 006228C  
Chartered Accountants

Vinay  
Kumar Jain

Digitally signed by  
Vinay Kumar Jain  
Date: 2024.08.09  
12:52:00 +05'30'

CA Vinay Kumar Jain  
Memb No. 232058



UDIN: 24232058BKCZTT6614  
Place: Chennai-06  
Date: 09-08-2024

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**STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE,2024**

S. No.	Particulars	Quarter Ended			Rs.In Lacs
		30.06.2024	31.03.2024	30.06.2023	Year ended
					31.03.2024
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IV	<b>Expenses</b>				
a.	Cost of Material Consumed	-	-	-	-
b.	Purchase of Stock-in-Trade	-	-	-	-
c.	Changes in inventories of Finished goods/work in progress & Stock in Trade	-	-	-	-
d.	Finance Cost	34.11	30.59	11.55	85.00
e.	Employee benefits expenses	48.26	52.20	25.78	137.13
f.	Depreciation & Amortisation Expense	4.27	18.23	-	18.23
	<b>Other Expenses</b>				
i.	Administrative Expenses	31.77	38.11	21.58	120.22
ii.	Provision for Non-Performing Assets/Bad debts	6.63	3.17	0.70	0.41
iii.	Bad debts	-	-	-	-
	<b>Total Expenses</b>	<b>125.04</b>	<b>142.30</b>	<b>59.61</b>	<b>360.99</b>
	Profit before Exceptional and Extra ordinary items and Tax (III-IV)	<b>244.16</b>	<b>164.25</b>	<b>18.86</b>	<b>385.76</b>
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XIII	Tax expense from Discontinuing Operations	-	-	-	-
XIV	Profit/(Loss) from Discontinuing operations (after Tax) (XII-XIII)	-	-	-	-
XV	Profit/(Loss) for the period (XI+XIV)	<b>182.26</b>	<b>46.22</b>	<b>18.86</b>	<b>213.78</b>
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- Current Tax includes Net of MAT Credit
- Segmental Report for the quarter as per Ind AS-108 is not applicable.

For JMJ FINTECH LIMITED

**JOJU MADATHUMPADY JOHNY**  
 Managing Director  
 DIN: 02712125
Place : Coimbatore-641006  
Date: 09-08-2024



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(c ) Deferred tax liabilities (Net)		
(d) Other non-financial liabilities		
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For JMJ FINTECH LIMITED



JOJU MADATHUMPADY JOHNY

Managing Director

DIN: 02712125

Place : Coimbatore-641006

Date :09-08-2024

