



(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

**06<sup>th</sup> November 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 Wednesday, 06<sup>th</sup> November 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) 06<sup>th</sup> November 2024 commenced at 03:00 pm and concluded at 04:30 pm have inter alia considered and approved:

1. The standalone unaudited financial results of the Company along with the Limited Review report for the quarter ended 30<sup>th</sup> September 2024.
2. Authorizing the Managing Director to appoint designated officials to manage the company's legal matters.
3. Authorizing the Managing Director to take necessary steps for changing the name from Meenakshi Enterprises Limited to JMJ Fintech Limited in the Demat Account.
4. Authorizing the Operation Manager to sanction loan amounts up to Rs. 5,00,000 and any loan exceeding Rs. 5,00,000 is to be sanctioned jointly by the operation Manager and the Managing Director.

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 you that the Company has made arrangements for the release of the Unaudited financial results for the quarter ended 30<sup>th</sup> September 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**  
**MEMBERSHIP NO. A 69509**

# 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.

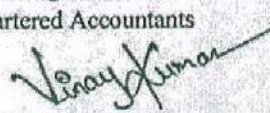
1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of **JMJ FINTECH LIMITED** (the "Company"), for the quarter ended September 30, 2024 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations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

  
CA Vinay Kumar Jain  
Memb No. 232058



UDIN: 24232058BKCZXV1463  
Place: Chennai-06  
Date: 06-11-2024

**JMJ FINTECH LIMITED**

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

S. No.	Particulars	Quarter Ended		Half year ended		Year ended	
		30.09.2024		30.09.2023		30.09.2023	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
I	Net Sales / Income from Operations	374.08	147.00	743.28	225.18	746.41	
II	Other Operating Income	1.30	0.55	1.30	0.84	0.34	
III	Total Income from Operations (Net)	375.38	147.55	744.58	226.02	746.75	
IV	Expenses						
a	Cost of Material Consumed	-	-	-	-	-	-
b	Purchase of Stock-in-Trade	-	-	-	-	-	-
c	Changes in inventories of Finished goods/work in progress & Stock in	-	-	-	-	-	-
d	Finance Cost	36.30	18.02	70.41	29.57	85.00	
e	Employee benefits expenses	55.64	29.38	103.90	55.16	137.13	
f	Depreciation & Amortisation Expense	5.17	4.27	9.44	9.44	18.23	
g	Other Expenses	-	-	-	-	-	-
h	Administrative Expenses	40.27	21.65	72.04	43.23	120.22	
i	Provision for Non-Performing Assets/Bad debts	15.08	0.48	21.71	1.18	0.41	
ii	Bad debts	-	-	-	-	-	-
iii	Total Expenses	152.46	69.53	277.50	129.14	360.99	
V	Profit before Exceptional and Extra ordinary items and Tax (III-IV)	222.92	78.02	467.08	96.87	385.76	
VI	Exceptional items	-	-	-	-	-	-
VII	Profit before Extraordinary items and Tax (V-VI)	222.92	78.02	467.08	96.87	385.76	
VIII	Extraordinary item	-	-	-	-	-	-
IX	Profit Before Tax (VII-VIII)	222.92	78.02	467.08	96.87	385.76	
X	Tax expense	-	-	-	-	-	-
a	Current Tax	55.99	31.89	117.74	31.89	96.30	
b	Tax Relating to Earlier Year	-	-	0.15	-	-	
c	Deferred Tax	-	-	-	-	-	-
d	Excess Provision for Tax Written Back	-	-	-	-	-	-
e	Provision for RSI Standard Reserve @20% on PBT	-	-	-	-	-	-
XI	Profit/(Loss) for the period from Continuing Operations (IX-X)	166.93	46.13	349.19	64.98	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)	166.93	46.13	349.19	64.98	213.78	
XVI	Earning Per Share of Rs. 10/- each (not annualized)						
a)	Basic	1.35	0.37	2.82	0.52	1.72	
b)	Diluted	1.35	0.37	2.82	0.52	1.72	

**NOTES:**

- Above results were reviewed by Audit Committee and approved by the Board of Directors in their Board Meeting held on 06th November, 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 JMJ FINTECH LIMITED  
 JOJU MADATHUMPADY JOHNY  
 Managing Director  
 DIN: 02712125

Place : Coimbatore - 641006  
 Date : November 06, 2024

**JMJ FINTECH LIMITED**

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**Statement of Standalone Assets and Liabilities as at September 30th 2024**

Rs in Laacs

Particulars	As at Sept 30, 2024	As at March 31, 2024
	Unaudited	Audited
<b>ASSETS</b>		
<b>(1) Financial Assets</b>		
(a) Cash and Cash equivalents	214.80	5.15
(b) Bank balance other than (a) above	220.00	-
(c) Derivative financial instrument		
(d) Receivables		
(I) Trade Receivables	0.66	
(II) Other Receivables	0.96	
(e) Deposits	29.32	21.82
(f) Loan and Advances	2,570.40	2,519.79
(g) Investments		
(h) Other Financial Assets(SPL Interest Accrued)	18.95	14.50
<b>Sub-total (1)</b>	<b>3,055.09</b>	<b>2,561.26</b>
<b>(2) Non- financial Assets</b>		
(a) Inventories		
(b) Current tax assets (Net)		
(c) Deferred Tax assets	0.83	0.83
(d) Investment Property		
(e) Biological Assets other than bearer plants		
(f) Property, Plant & Equipment	61.05	44.76
(g) Capital work-in-progress		
(h) Intangible assets under development		
(i) Goodwill		
(j) Other intangible assets	17.37	12.94
(k) Other non- financial assets	118.63	124.73
<b>Sub-total (2)</b>	<b>197.86</b>	<b>183.25</b>
<b>Total Assets (A) (1+2)</b>	<b>3,252.95</b>	<b>2,744.51</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>(1) Financial liabilities</b>		
(a) Derivative financial Instrument		
(b) Payables		
(I) Trade Payables	15.20	14.54
(II) Other Payables	38.19	30.90
(c) Debt securities		
(d) Subordinated Debts	1,121.70	1,035.70
(e) Deposits		
(f) Borrowings		
(g) Other financial liabilities	44.90	
<b>Sub-total (1)</b>	<b>1,219.99</b>	<b>1,081.14</b>
<b>(2) Non-financial liabilities</b>		
(a) Current tax liabilities (Net)	3.20	2.01
(b) Provisions	123.86	104.64
(c) Deferred tax liabilities (Net)		
(d) Other non-financial liabilities		
<b>Sub-total (2)</b>	<b>127.06</b>	<b>106.65</b>
<b>(3) Equity</b>		
(a) Equity share capital	1,240.00	1,240.00
(b) Other equity	665.91	316.72
	1,905.91	1,556.72
<b>Total equity and liabilities</b>	<b>3,252.95</b>	<b>2,744.51</b>



For JM J FINTECH LIMITED

  
**JOJU MADATHUMPDY JOHNY**  
 Managing Director  
 DIN: 02712125

Place : Coimbatore - 641006  
Date : November 06, 2024

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

Rs. In Laacs

PARTICULARS		30.09.2024	31-03-2024
<b>A.1</b>	<b>Cash Flow From Operating Activities</b>		
	Net Profit Before Tax & Extra-Ordinary Items	467.08	385.76
	<i>Adjustments for Non-Cash &amp; Non-Operating Expenses</i>		
	Depreciation	9.44	18.23
	Bad Debts written off	-	-
	Provision for NPA/ (Written back)/Standrad Assets	21.71	0.41
	Share Issue Expenses w/off	-	-
	Preliminary Expenses w/off	-	-
	<b>Operating Profit Before Working Capital Changes</b>	<b>498.23</b>	<b>404.40</b>
<b>A.2</b>	<b>Adjustments for Working Capital Changes</b>		
	<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	(72.32)	(1,162.20)
	Other Current and Non- Current Assets - (Increase) / Decrease	(7.47)	(116.10)
	Liabilities & Provisions - Increase / (Decrease)	(44.63)	37.75
	<b>Cash Generated from Operations</b>	<b>373.81</b>	<b>(836.15)</b>
	Taxes Paid During the Year	-	-
<b>A.3</b>	<b>Net Cash Flow from Operating Activities</b>	<b>373.81</b>	<b>(836.15)</b>
<b>B</b>	<b>Cash Flow From Investing Activities</b>		
	Commercial Deposits and Bank deposits	(220.00)	22.25
	Net (Purchase)/Sale of Fixed Assets	(30.15)	(41.01)
	<b>Net Cash Flow from Investing Activities</b>	<b>(250.15)</b>	<b>(18.76)</b>
<b>C</b>	<b>Cash Flow From Financing Activities</b>		
	Proceeds from Issue of Equity Shares	-	-
	Issue Expenses Incurred	-	-
	(Repayment)/Availment of Borrowings	86.00	736.60
	<b>Net Cash Flow from Financing Activities</b>	<b>86.00</b>	<b>736.60</b>
<b>D</b>	<b>Net Increase /(Decrease) in Cash &amp; Cash Equivalents (A.3+B+C)</b>	<b>209.66</b>	<b>(118.31)</b>
<b>E.</b>	<b>Opening Cash &amp; Cash Equivalents</b>	<b>5.15</b>	<b>123.46</b>
<b>F.</b>	<b>Closing Cash &amp; Cash Equivalents</b>	<b>214.80</b>	<b>5.15</b>



For MJM FINTECH LIMITED

JOJU MADATHUMPDY JOHNY

Managing Director

DIN: 02712125

Place : Coimbatore - 641006

Date : November 06, 2024