



(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

05<sup>th</sup> February 2025

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, 05<sup>th</sup> February 2025**

**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) 05<sup>th</sup> February 2025 commenced at 03:00 pm and concluded at 03:30 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 31<sup>st</sup> December 2024.

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.

We wish to further inform you that the Company has made arrangements for the release of the Unaudited financial results for the quarter ended 31<sup>st</sup> December 2025 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 December 31, 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: 25232058BMKUTH5452**

Place: Chennai-06

Date: 05-02-2025

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Tel: +91-731-3012040, +91-82240-22777 | Fax: +91-731-4067929, Email: [info@mcscs.com](mailto:info@mcscs.com) | Web: [www.mcscs.com](http://www.mcscs.com)

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31ST DECEMBER 2024

S. No.	Particulars	Quarter Ended				Nine Months Ended			Year Ended Audited
		31.12.2024	30.09.2024	30.06.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	
I	Net Sales / Income from Operations	357.73	374.08	369.20	213.73	1,101.01	438.91	746.41	
II	Other Operating Income	1.71	1.30	-	0.45	3.01	1.29	0.34	
III	Total Income from Operations (Net)	359.44	375.38	369.20	214.18	1,104.02	440.20	746.75	
IV	Expenses								
a	Cost of Material Consumed	-	-	-	-	-	-	-	
b	Purchase of Stock-in-Trade	-	-	-	-	-	-	-	
c	Change in inventories of Finished goods/work in progress & Stock in Trade	-	-	-	-	-	-	-	
d	Finance Cost	35.88	36.30	34.11	24.85	106.29	54.41	85.90	
e	Employee benefits expenses	91.69	55.64	48.26	29.77	195.58	84.93	137.13	
f	Depreciation & Amortisation Expense	7.00	5.17	4.27	2.06	16.43	-	18.23	
g	Other Expenses	51.38	40.27	31.77	33.86	123.42	77.10	120.22	
h	Administrative Expenses	27.93	15.08	6.63	1.07	49.65	2.25	0.41	
i	Provision for Non-Performing Assets Bad debts	-	-	-	-	-	-	-	
iii	Bad debts	-	-	-	-	-	-	-	
h	Total Expenses	213.88	152.46	125.04	89.55	481.37	218.69	340.99	
v	Profit before Exceptional and Extra ordinary items and Tax (III-IV)	145.56	222.92	244.16	124.63	612.65	221.51	385.76	
vii	Profit before Extraordinary items and Tax (V-VI)	145.56	222.92	244.16	124.63	612.65	221.51	385.76	
viii	Extraordinary Item	-	-	-	-	-	-	-	
ix	Profit before Tax (VII-VIII)	145.56	222.92	244.16	124.63	612.65	221.51	385.76	
x	Tax expense	41.15	55.99	61.75	22.06	158.91	53.95	96.30	
a	Current Tax	2.83	-	0.15	-	2.98	-	(1.47)	
b	Tax Relating to Earlier Year	-	-	-	-	-	-	-	
c	Deferred Tax	-	-	-	-	-	-	-	
d	Excess Provision for Tax Written Back	-	-	-	-	-	-	-	
e	Provision for RBI Standard Reserve @ 20% on PBT	-	-	-	-	-	-	-	
xi	Profit/(Loss) for the period from Continuing Operations (IX-X)	104.41	166.93	182.41	102.57	453.74	167.56	211.78	
xii	Profit/(Loss) from Discontinuing Operations	-	-	-	-	-	-	-	
xiii	Tax expense from Discontinuing Operations	-	-	-	-	-	-	-	
xiii	Profit/(Loss) from Discontinuing operations (after Tax) (XII-XIII)	-	-	-	-	-	-	-	
xiv	Profit/(Loss) for the period (XI+XIII)	104.41	166.93	182.41	102.57	453.74	167.56	211.78	
xv	Profit/(Loss) for the period (XI+XIV)	101.59	166.93	182.26	102.57	450.76	167.56	211.78	
xvi	Earning Per Share of Rs. 10/- each (not annualized)	0.79	1.35	1.47	0.83	3.52	1.35	1.72	
	a) Basic	0.79	1.35	1.47	0.83	3.52	1.35	1.72	
	b) Diluted	0.79	1.35	1.47	0.83	3.52	1.35	1.72	

NOTES:  
 1. Above results were reviewed by Audit Committee and approved by the Board of Directors in their Board Meeting held on 05th February, 2025  
 2. Figures for the prior periods have been regrouped and/or classified wherever considered necessary.  
 3. The Statutory Auditors of the company have carried out the Limited Review of the above quarterly financial results.  
 4. Current Tax includes Net of MAT Credit.  
 5. Segmental Report for the quarter as per Ind AS-108 is not applicable.



For MJM FINTECH LIMITED  
 SOUV MADANTHULAPADY JOHNSY  
 DIN: 071115  
 Managing Director

CIN: L51102TZ1982PLC029253

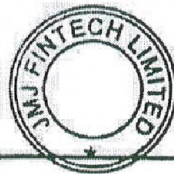
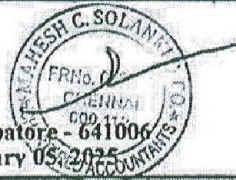
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**Statement of Standalone Assets and Liabilities as at December 31, 2024**

Rs in Lacs

Particulars	As at Dec 31, 2024	As at March 31, 2024
	Unaudited	Audited
<b>ASSETS</b>		
<b>(1) Financial Assets</b>		
(a) Cash and Cash equivalents	54.82	5.15
(b) Bank balance other than (a) above	-	-
(c) Derivative financial instrument	-	-
(d) Receivables		
(I) Trade Receivables	0.26	
(I) Other Receivables	0.08	
(e) Deposits	29.32	21.82
(f) Loan and Advances	3,312.59	2,519.79
(g) Investments		
(h) Other Financial Assets(SPL Interest Accrued)	14.58	14.50
<b>Sub-total (1)</b>	<b>3,411.65</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	63.16	44.76
(g) Capital work-in-progress		
(h) Intangible assets under development		
(i) Goodwill		
(j) Other intangible assets	19.99	12.94
(k) Other non- financial assets	158.18	124.73
<b>Sub-total (2)</b>	<b>242.16</b>	<b>183.25</b>
<b>Total Assets (A) (1+2)</b>	<b>3,653.81</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	20.33	14.54
(II) Other Payables	49.35	30.90
(c) Debt securities		
(d) Subordinated Debts	1,258.00	1,035.70
(e) Deposits		
(f) Borrowings	50.00	
(g) Other financial liabilities	-	
<b>Sub-total (1)</b>	<b>1,377.68</b>	<b>1,081.14</b>
<b>(2) Non-financial liabilities</b>		
(a) Current tax liabilities (Net)	2.49	2.01
(b) Provisions	166.15	104.64
(c) Deferred tax liabilities (Net)		
(d) Other non-financial liabilities		
<b>Sub-total (2)</b>	<b>168.64</b>	<b>106.65</b>
<b>(3) Equity</b>		
(a) Equity share capital	1,280.00	1,240.00
(b) Other equity	827.49	316.72
	2,107.49	1,556.72
<b>Total equity and liabilities</b>	<b>3,653.81</b>	<b>2,744.51</b>



For JM J FINTECH LIMITED

JOJU MADATHUMPADY JOHNY  
Managing Director  
DIN: 02712125

Place : Coimbatore - 641006  
Date : February 05, 2025

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

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Statement of cash flow for the period from 01st April to 31st Dec 2024

		Rs In Lacs	
PARTICULARS		31.12.2024	31.03.2024
A.	<b>Cash Flow From Operating Activities</b>		
	Net Profit Before Tax & Extra-Ordinary Items	612.65	385.76
	<i>Adjustments for Non-Cash &amp; Non-Operating Expenses</i>		
	Depreciation	16.43	18.23
	Bad Debts written off	-	-
	Provision for NPA/ (Written back) Standard Assets	-9.65	-0.41
	Share Issue Expenses w/off	-	-
	Preliminary Expenses w/off	-	-
	<b>Operating Profit Before Working Capital Changes</b>	<b>678.73</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	(842.45)	(1,162.20)
	Other Current and Non- Current Assets - (Increase) / Decrease	(41.38)	(116.10)
	Liabilities & Provisions - Increase / (Decrease)	(75.65)	37.75
	<b>Cash Generated from Operations</b>	<b>(280.74)</b>	<b>(836.15)</b>
	Taxes Paid During the Year		
	<b>Net Cash Flow from Operating Activities</b>	<b>(280.74)</b>	<b>(836.15)</b>
B.	<b>Cash Flow From Investing Activities</b>		
	Commercial Deposits and Bank deposits	-	22.25
	Net (Purchase)/Sale of Fixed Assets	(41.89)	(41.01)
	<b>Net Cash Flow from Investing Activities</b>	<b>(41.89)</b>	<b>(18.76)</b>
C.	<b>Cash Flow From Financing Activities</b>		
	Proceeds from Issue of Equity Shares	100.00	-
	Issue Expenses Incurred	-	-
	(Repayment)/Availment of Borrowings	272.30	736.60
	<b>Net Cash Flow from Financing Activities</b>	<b>372.30</b>	<b>736.60</b>
D.	<b>Net Increase / (Decrease) in Cash &amp; Cash Equivalents</b>	<b>49.67</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>54.82</b>	<b>5.15</b>



Place : Coimbatore-641006  
Date : February 05, 2025



For JMJ FINTECH LIMITED

JOJU MADATHUMPADY JOHNSY  
DIN: 02712125  
Managing Director