

JMJ FINTECH LIMITED

INVESTOR PRESENTATION Q4 FY 2024-25



CIN: L51102TZ1982PLC029253

**KERALA | TAMIL NADU | KARNATAKA
PUDUCHERRY | MAHARASHTRA**

NBFC listed at Bombay Stock Exchange

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About us

JMJ Fintech Limited is a Reserve Bank of India registered Non-Banking Financial Company (NBFC), operating as a non-deposit taking institution and having its Registered Office at Ganapathy, Coimbatore, Tamil Nadu. The company stands firm on ethical financial principles, transparency, and customer-centric values. Our operations are guided by a strong code of conduct and integrity that shape every product and service we offer.



Vision

To be the leading listed NBFC, recognized for innovation, distinguished by trust, integrity and excellence, driving financial inclusion and contributing to the economic prosperity of our clients and society at large.



Mission

Our mission is to empower individuals and businesses with accessible financial solutions, fostering economic growth and financial well-being within globally.

MANAGEMENT OVERVIEW

BOARD OF DIRECTORS



Mr. Johny Madathumpady Lonappan
Promoter & Executive Chairman



Mr. Joju Madathumpady Johny
Managing Director



Lt. Col. Velayudhanpillai Harikumar
Independent Director



CA. Sivadas Chettoor
Independent Director



CA. Julie George Varghese
Independent Director

KEY MANAGERIAL PERSONNEL

Mr. Johnny Madathumpady Lonappan

Promoter & Executive Chairman

Mr. Joju Madathumpady Johnny

Managing Director

CS. Vidya Damodaran

Company Secretary & Compliance Officer

Mr. Justin Thomas O

Chief Financial Officer

OUR CORE VALUES



JMJ FINTECH LIMITED AT A GLANCE



**43+ Years of
Excellence**



**Market Cap
Rs. 3161.60 Lakhs**



42 Branches



**24,000 +
Customers**



**Net Worth
FY25 -
Rs. 2362.75 Lakhs**



**Revenue
FY25 -
Rs. 1714.72 Lakhs**



**Net Profit
FY25 -
Rs. 516.91 Lakhs**



**EPS FY25 -
Rs. 4.04**



**EBITDA FY25 -
Rs. 1126.83 Lakhs**



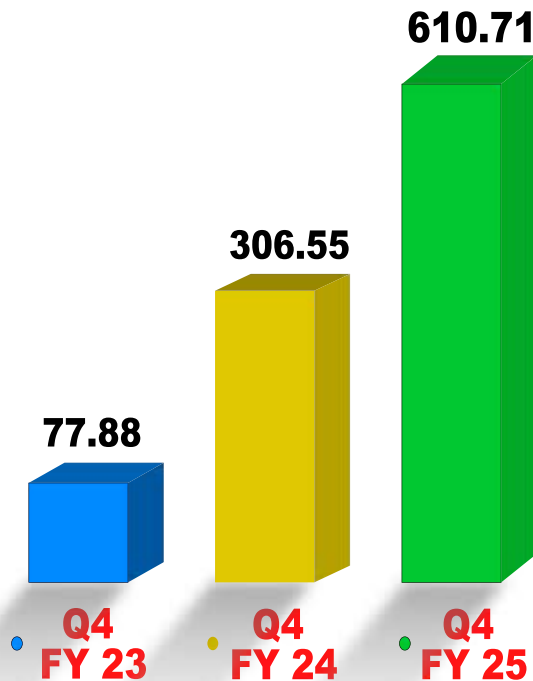
**Reserves & Surplus
FY25 - Rs. 1082.75 Lakhs**

COMPREHENSIVE FINANCIAL SERVICES



FINANCIAL OVERVIEW

KEY FINANCIAL HIGHLIGHTS – Q4

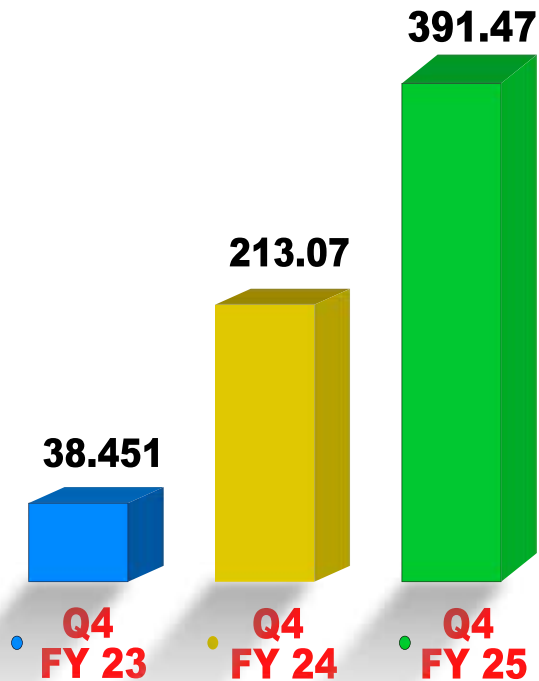


(Rs. In Lakhs)

TOTAL INCOME

"Total income recorded a remarkable 294% growth in Q4 FY 24 and continued its upward trajectory with a **↑99%** increase in **Q4 FY 25** compared to the same period in the preceding year, underscoring the company's sustained growth momentum."

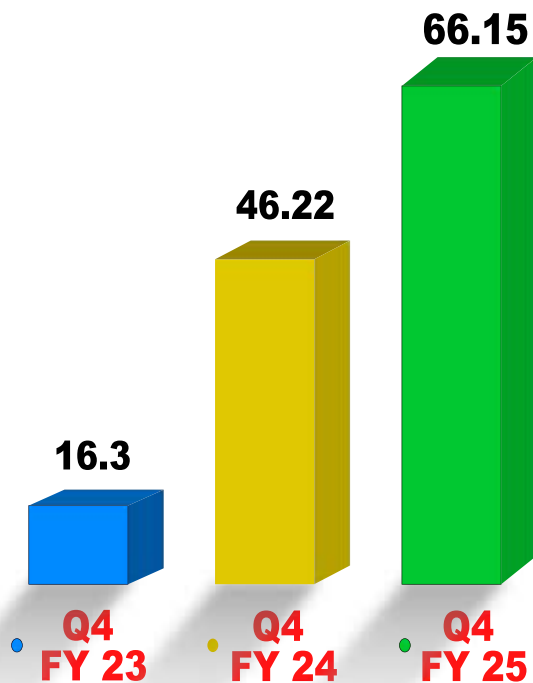
EBITDA



(Rs. In Lakhs)

"EBITDA surged by 454% in Q4 FY 24 and registered a further year-over-year increase of ↑ 84% in Q4 FY 25 highlighting continued operational efficiency and scalable business growth."

NET PROFIT



(Rs. In Lakhs)

“Net profit rose sharply by 183% in Q4 FY 24, followed by a ↑ 43% growth in Q4 FY 25 over the same period in the preceding year, highlighting consistent profitability expansion and strong bottom-line performance.”

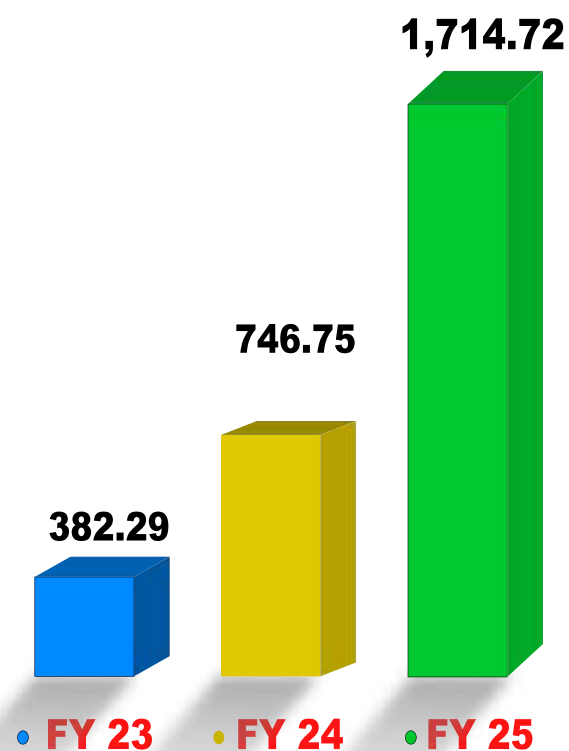
PROFIT AND LOSS STATEMENT

(Rs . In Lakhs)

Particulars	Q4 FY 25	Q4 FY 24	Q4 FY 23
Revenue from Operations			
Interest Income	610.71	307.50	76.52
Other Income	-	-0.95	1.37
Total Income	610.71	306.55	77.89
Expenses			
Changes in Inventories of Finished Goods	-	-	14.30
Finance Cost	51.17	30.59	4.79
Employee Benefits Expenses	147.03	52.20	16.12
Depreciation & Amortization Expense	7.38	18.23	2.11
Administrative Expenses	101.51	38.11	8.00
Provision for NPA	-29.30	3.17	1.02
Total Expenses	277.79	142.30	46.33
Profit Before Tax	332.92	164.25	31.56
Current Tax	78.64	42.35	-
Deferred Tax Asset(Net)	-0.98	-1.47	0.642
Excess Provision for Tax Written Back	-	-	-5.06
Provision for RBI Standard Reserve @ 20% on PBT	189.11	77.15	19.67
Profit for the Period	66.15	46.22	16.31

FINANCIAL OVERVIEW

KEY FINANCIAL HIGHLIGHTS – FINANCIAL YEAR

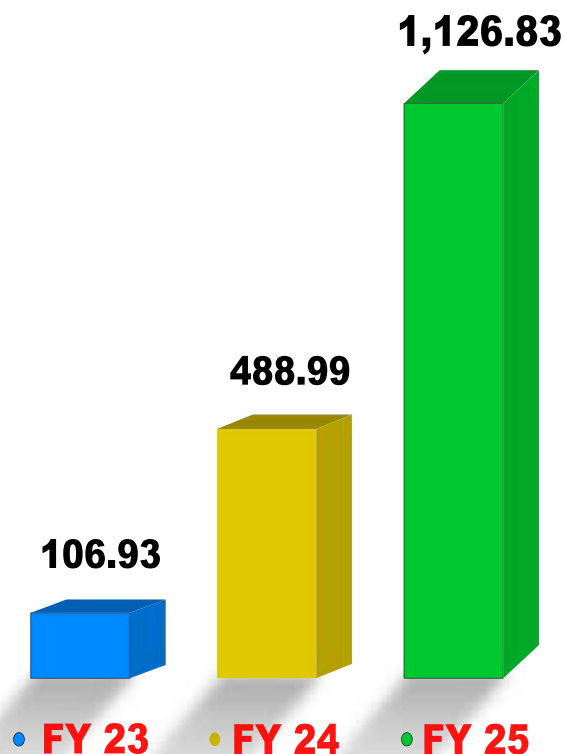


(Rs. In Lakhs)

TOTAL INCOME

"Total income surged by 95% year-on-year in FY 24 and by **↑129%** in **FY 25**, reflecting strong growth momentum."

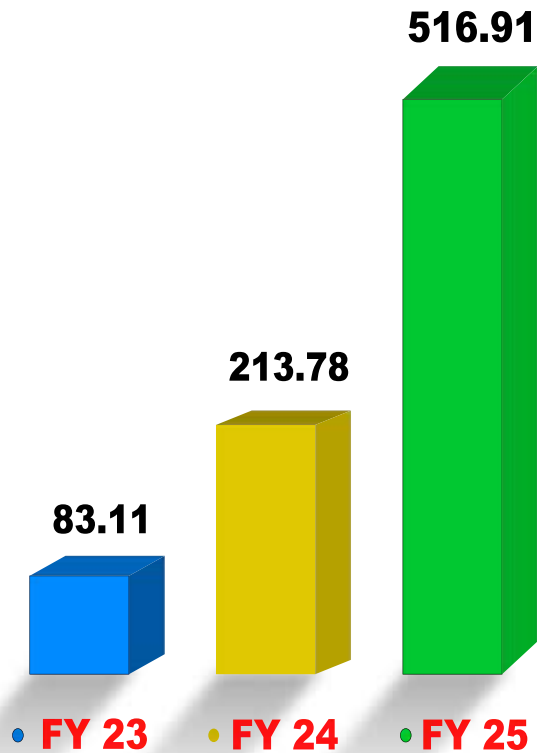
EBITDA ANALYSIS - YEAR WISE



(Rs. In Lakhs)

"EBITDA grew consistently year-on-year, rising by ↑ 130% from FY 24 to FY 25. This steady growth reflects a strong market presence, effective execution of strategies, and significant operational expansion."

NET PROFIT



(Rs. In Lakhs)

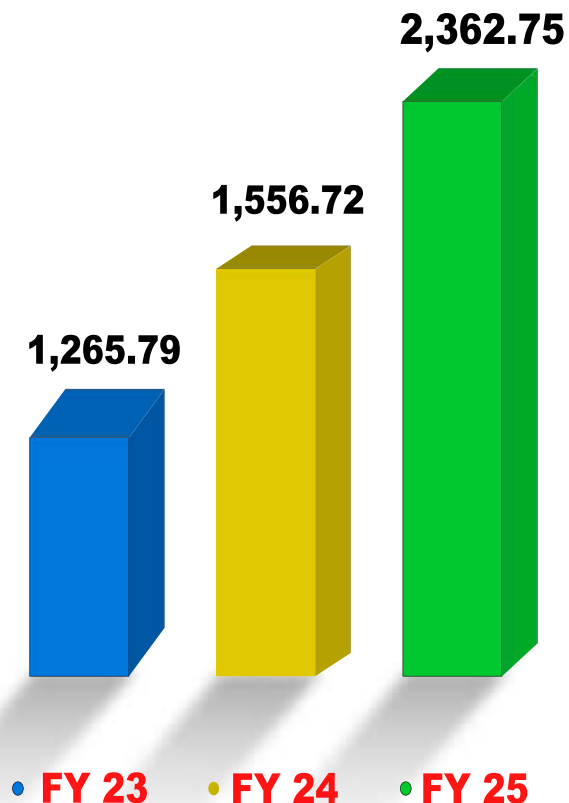
"The Company achieved a 157% increase in Net Profit during FY 24 compared to FY 23, followed by an impressive ↑ 142% growth in FY 25 over FY 24."

YEARLY RESULTS OF JMJ FINTECH LIMITED

(Rs . In Lakhs)

Particulars	FY 2025	FY 2024	FY 2023
Revenue from Operations			
Interest Income	1711.71	746.42	125.51
Sale of Securities	-	-	255.41
Other Income	3.01	0.34	1.37
Total Income	1714.72	746.75	382.29
Expenses			
Finance Costs	157.46	85	6.46
Purchase of Stock in Trade	-	-	216.2
Change in Inventories of Finished Goods, Stock-in-Trade, WIP	-	-	30.41
Employee Benefit Expense	342.61	137.13	65.13
Depreciation & Amortisation Expense	23.81	18.23	210.56
Other Expenses	245.28	120.22	35.82
Total Expenses	769.16	360.58	356.1
Profit Before Exceptional and Extraordinary Items and Taxes	945.56	386.17	26.19
Exceptional Items-Net Provision for NPA, Sub Std and Std Assets	-	5.42	-72.17
NPA Provision Reversed	-	-5.01	-
Profit Before Tax (PBT)	945.56	385.76	98.36
Current Tax	237.54	96.3	-
Tax relating to earlier years	2.98	-	-
Deferred Tax Asset	-0.98	-0.83	-
b/f Deferred Tax Liability Reversed	-	-0.65	0.648
Reversal of FY 20-21 Tax Provision	-	-	-5.06
Statutory Reserve @ 20% on PBT	189.11	77.15	19.67
Profit for the Period	516.91	213.78	83.11

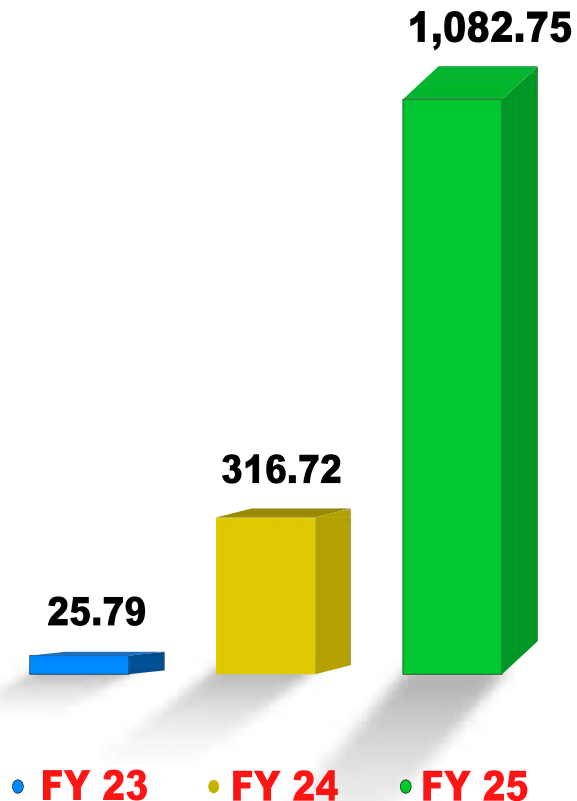
NET WORTH ANALYSIS



(Rs. In Lakhs)

"Net worth increased by about 23% in FY 24 and further by **↑ 52%** in **FY 25**, reaching **₹2,362.75 Lakhs** reflecting a strong and growing financial foundation."

RESERVES & SURPLUS



(Rs. In Lakhs)

"Reserves and surplus grew significantly rising by over 1100% in FY 24, followed by a further ↑ 242% increase in FY 25, reaching ₹1,082.75 Lakhs reflecting strong earnings, effective reinvestment, and growing financial strength."

BALANCE SHEET

(Rs . In Lakhs)

Particulars	FY 2025	FY 2024	FY 2023
LIABILITIES AND EQUITY			
LIABILITIES			
Financial Liabilities			
Trade Payables	22.62	14.54	9.21
Other Payables	60.16	30.90	0.00
Subordinated Debts	2006.70	1035.70	299.10
Borrowings	100.00	-	-
Sub-Total	2,189.48	1,081.14	308.31
Non-Financial Liabilities			
Current Tax Liabilities (Net)	5.26	2.01	1.08
Provisions	247.85	104.64	4.88
Deferred Tax Liabilities (Net)	-	-	0.64
Sub-Total	253.11	106.65	6.60
EQUITY			
Equity Share Capital	1,280.00	1,240.00	1,240.00
Other Equity	1,082.75	316.72	25.79
Sub-Total	2,362.75	1,556.72	1,265.79
TOTAL EQUITY AND LIABILITIES	4,805.34	2,744.51	1,580.70

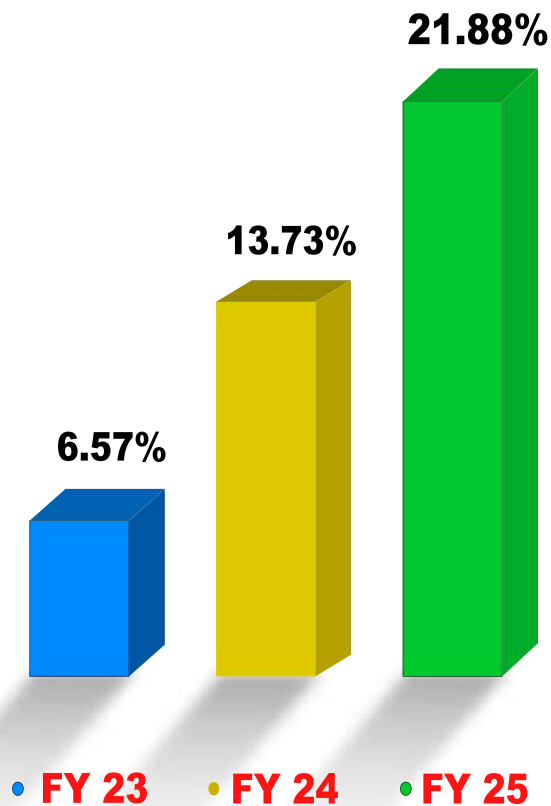
BALANCE SHEET.....

(Rs . In Lakhs)

Particulars	FY 2025	FY 2024	FY 2023
ASSETS			
Financial Assets			
Cash and Cash Equivalents	191.59	5.15	123.46
Bank Balance other than above	-	-	35.45
Other Receivables	0.35	-	-
Deposits	38.32	21.82	-
Loans and Advances	4,256.95	2,519.79	1,363.76
Other Financial Assets	18.68	14.50	-
Sub-Total	4,505.89	2,561.26	1,522.67
Non- Financial Assets			
Current Tax Assets (Net)	-	-	23.12
Deferred Tax Assets	1.81	0.83	-
Property, Plant & Equipment	62.36	44.76	28.80
Other Intangible Assets	23.06	12.94	6.12
Other Non- Financial Assets	212.22	124.73	-
Sub-Total	299.45	183.25	58.03
TOTAL ASSETS	4,805.34	2,744.51	1,580.70

KEY RATIOS OVERVIEW

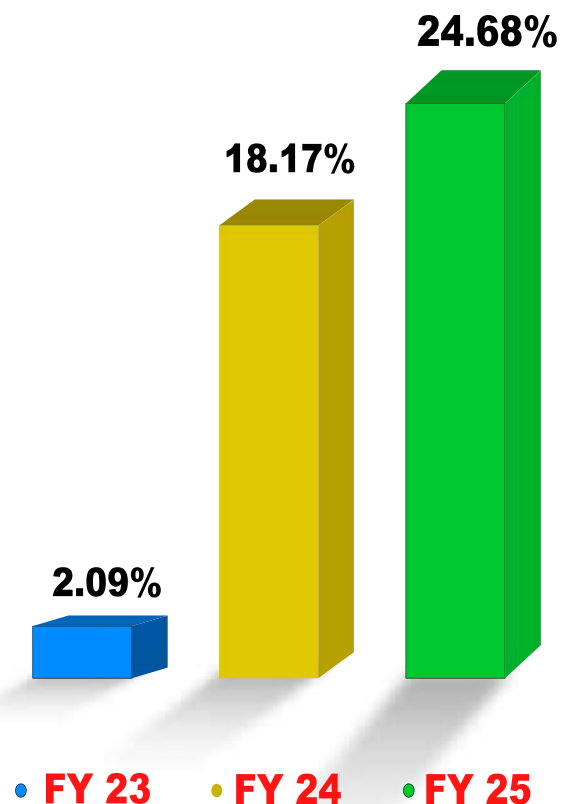
RETURN ON EQUITY



"In FY 23, the Return on Equity (ROE) was fairly low at 6.57%. It more than doubled to 13.73% in FY 24, showing better profit performance and more efficient use of company resources.

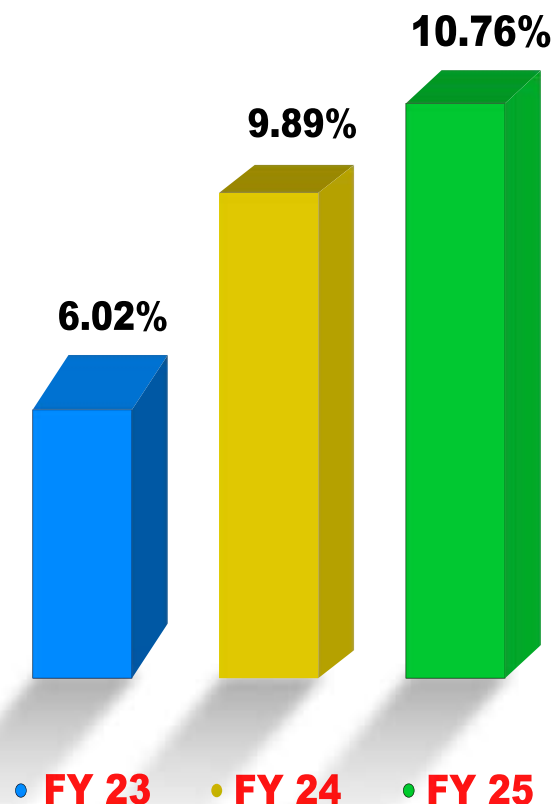
By **FY 25**, ROE increased again to a strong **↑21.88%**, meaning the company is giving much better returns to its shareholders."

RETURN ON CAPITAL EMPLOYED



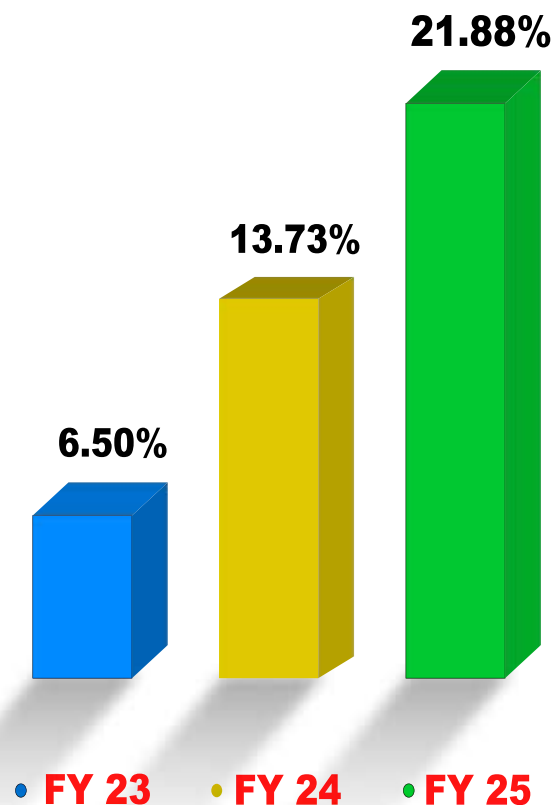
"In FY 23, Return on Capital Employed (ROCE) was low at 2.09%. It improved sharply to 18.17% in FY 24, showing better operational efficiency and profit growth. By **FY 25, ROCE further increased to **↑24.68%**, highlighting excellent use of capital and stronger business performance."**

RETURN ON ASSET



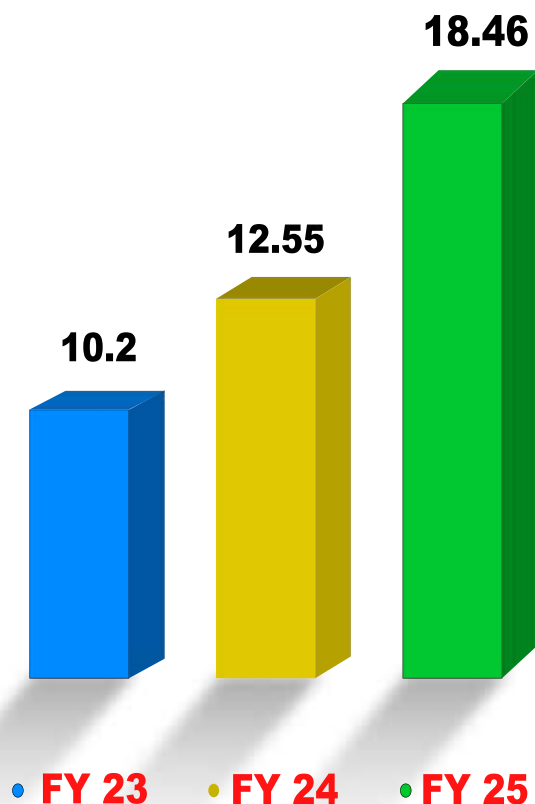
"In FY 24, the company's ROA improved to 9.89%, meaning it made better use of its assets to earn profits. In **FY 25, ROA increased further to **↑10.76%**, showing steady progress. This means the company is becoming more efficient at turning its assets into earnings, which is a good sign of strong operations."**

RETURN ON NETWORTH



"The company's RONW grew from 6.50% in FY 23 to 13.73% in FY 24. It jumped again to ↑ 21.88% in FY 25 — a clear sign of stronger profitability and better use of shareholder funds."

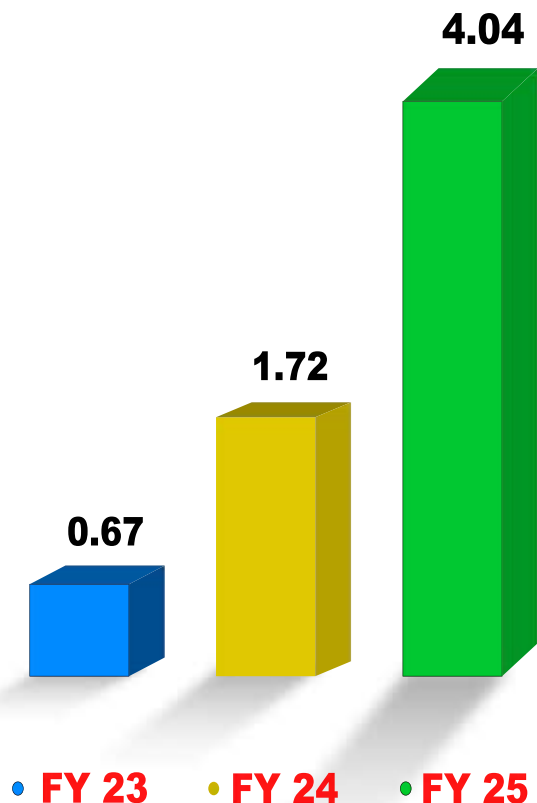
BOOK VALUE PER SHARE



(In Rs.)

"The company's book value per share improved from ₹10.20 in FY 23 to ₹12.55 in FY 24. By **FY 25, it reached **↑ ₹18.46** — reflecting strong accumulation of profits and asset strength over the years."**

EARNINGS PER SHARE



(In Rs.)

"In FY 23, the EPS was just ₹0.67. By FY 24, it more than doubled to ₹1.72 — a sign of strong profit growth. In FY 25, it surged again to ↑4.04, showing excellent earnings performance."

KEY FINANCIAL RATIOS

	FY 2025	FY 2024	FY 2023
PER SHARE RATIOS			
Basic EPS (Rs.)	4.04	1.72	0.67
Diluted EPS (Rs.)	4.04	1.72	0.67
Book Value (Rs.)	18.46	12.55	10.2
Revenue from Operations/share	13.4	6.02	3.08
EBITDA	8.8	3.94	0.28
PROFITABILITY RATIOS			
EBITDA Margin (%)	65.72%	65.42%	9.08%
EBIT Margin (%)	64.33%	63.09%	8.54%
Net Profit Margin (%)	30.15%	28.62%	21.74%
Return on Networth	21.88%	13.73%	6.50%
Return on Capital Employed	24.68%	18.17%	2.09%
Return on Asset	13.69%	9.89%	6.02%
Total Debt/Equity	.89	.76	.25
Asset Turnover Ratio	40.28%	34.57%	27.70%
COVERAGE RATIOS			
Interest Coverage Ratio(Before Tax)	7.16	5.54	5.05
Interest Coverage Ratio(After Tax)	4.48	2.52	12.86
VALUATION RATIOS			
Enterprise Value - EV (In Lakhs)	3161.60	2380.80	1861.24
EV/Net Operating Revenue	1.84	3.19	4.87
EV/EBITDA	2.81	4.86	53.55

MANAGEMENT'S STRATEGIC INTERPRETATION

Profitability Surge

Significant improvements in ROE, ROCE, and ROA reflect the company's growing operational and financial efficiency. These higher returns indicate more effective utilization of shareholder equity, debt, and total assets.

Earnings Growth

Earnings per Share (EPS) has increased sixfold between FY 23 and FY 25, highlighting robust bottom-line expansion and stronger core business performance.

Strengthening Balance Sheet

The consistent rise in Book Value per Share points to the accumulation of retained earnings and appreciation in asset value, reinforcing the company's long-term financial health.

Enhanced Shareholder Value

The sharp uptick in Return on Net Worth (RONW) demonstrates the company's improved ability to generate returns on shareholders' capital — a strong indicator of value creation and alignment with investor interests.

OUTLOOK BEYOND FY 25

Strengthened Capital Structure

With improving ROCE and ROE, the company will maintain an optimal debt-to-equity ratio to future growth without risking financial stability.

Future-Ready Strategy

The company is on a strong, upward financial path, supported by consistent profitability improvements, balance sheet strengthening, and rising shareholder returns.

Management Confidence

The leadership team remains confident in delivering superior performance through continued innovation, operational excellence, and disciplined financial management.

Thank You!



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PUDUCHERRY | MAHARASHTRA

NBFC listed at Bombay Stock Exchange

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