



(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@jmjfintechlid.com
Mob:7395922291/92

12th August 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 Tuesday, 12th August 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) 12th Day of August 2025 commenced at 12.15 P.M. and concluded at 1.50P.M. 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 30th June 2025.
2. The Notice of the Annual General Meeting to be held on Thursday, 25th of September 2025 at 11:30 AM.
3. The Director's Report along with all the annexures for the Financial Year 2024-25.
4. Appointment of intermediary, CDSL, for the purpose of E-Voting.
5. Appointment of M/S Lakshmmi Subramanian & Associates as the Scrutinizers for E-Voting.
6. Re-appointment of Mr. Velayudhanpillai Harikumar (DIN: 10450411) as Independent Director of the company for a term of one year, subject to shareholders approval. The brief profile has been annexed below.
7. The purchase of land for business purposes.

Further, we would like to inform you that in today's Board Meeting, the Directors have recommended a Final Dividend of INR 25 paise per Equity Share of INR 10 each of the Company, which shall be paid within 30 days from the conclusion of the 42nd Annual General Meeting, subject to approval of the shareholders of the Company. The Record Date for determining the entitlement of Members to the final dividend will be intimated to the stock exchange on a later date.





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The above information is also available on the website of the Company:
<https://jmjfintechltd.com/>

This is for your information and record.

Thanking You,
Yours faithfully,
For JMJ FINTECH LIMITED

VIDYA DAMODARAN
COMPANY SECRETARY AND COMPLIANCE OFFICER
Membership No: A69509





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Brief Profile of Mr. Velayudhanpillai Harikumar

S. No	Particulars	Remarks
1	Name of the director to be Re- appointed	Mr. Velayudhanpillai Harikumar
2	Date of re-appointment	From the ensuing AGM, subject to shareholders' approval.
3	Brief Profile (In case of Appointment)	<p>A seasoned technocrat with a total of 35 years (20 Years with Indian Army in the Corps of Electronics and Mechanical Engineers (EME) and 15 years with Corporates) of qualitative experience in the entire gamut of Operations of Multiple Manufacturing Plants, Sales & Marketing, Setting up of New Manufacturing Facility and Project Management. The key skills include Production, PPC, QA/QC, Logistics, Procurement, Sales & Marketing, P&L, Maintenance, Statutory requirements, Administration. A natural leader with strong Change Management skills, Technical and Administrative Capabilities in restructuring/ rebuilding and optimizing plant operations and manpower resources to revamp the work culture and improve productivity and profitability. Implemented lean manufacturing principles in entire plant operations to make it vibrant and cost effective, TPM and TQM principles to improve the production quality and to reduce downtime of critical machineries to improve OEE and achieve near 100% fill rate. Leading the in-house R & D Team for the development of New Products, Process/Product improvements. Worked with Tamilnadu FibreNet Corporation as Project Manager (PMC) in Chennai till recently, prior to this assignment, worked with Skyfoam Mattresses LLP/Periyar Polymers Pvt Ltd, Kochi, Kerala as Chief Operating Officer (COO) managing the P&L operations of Mattress Division (Manufacturing, Sales & Marketing of Foam, Spring & Coir Mattresses), earlier managed the manufacturing operations of three manufacturing plants of Periyar Polymers Pvt Ltd. Also worked with Lloyd Insulations</p>





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		India Pvt Ltd, Chennai as Addl GM (Operations) managing the Plant Operations. Also worked with BEML Bangalore as AGM (Defence Business). While with Indian Army, worked with Heavy Vehicle Factory, Avadi, Chennai as Dy Controller (QA). An expert in taking process/ products improvements, cost reduction initiatives and implementing quality systems for enhancing operational efficiency and customer satisfaction.
4	Disclosure of relationships between directors (in case of appointment/re-appointment of a director)	Not Applicable
5	DIN	10450411
6	Date of Birth	30 th May 1964
7	No. of companies in which I am a Managing Director, Chief Executive Officer, Whole Time Director, Secretary, Chief Financial Officer, Manager.	Nil
8	Intimation as required under Circular No. LIST/COMP/14/2018-19 dated June 20, 2018, issued by BSE respective	Mr. Velayudhanpillai Harikumar is not debarred from holding the office of a director under any SEBI order or any such authority.

For JMJ FINTECH LIMITED

VIDYA DAMODARAN
COMPANY SECRETARY AND COMPLIANCE OFFICER
Membership No: A 69509



JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

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STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2025

S. No.	Particulars	Quarter Ended			Rs. In Laacs
		30.06.2025	31.03.2025	30.06.2024	Year ended
		Unaudited	Audited	Unaudited	31.03.2025
I	Net Sales / Income from Operations	507.18	610.71	369.20	1,711.71
II	Other Operating Income	0.55	-	-	3.01
III	Total Income from Operations (Net)	507.73	610.71	369.20	1,714.72
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 Trade	-	-	-	-
d.	Finance Cost	69.42	51.17	34.11	157.46
e.	Employee benefits expenses	171.00	147.03	48.26	342.61
f.	Depreciation & Amortisation Expense	6.11	7.38	4.27	23.81
	Other Expenses				
i	Administrative Expenses	73.65	101.51	31.77	224.93
ii	Provision for Non-Performing Assets/Bad debts	27.90	-29.30	6.63	20.35
iii	Bad debts	-	-	-	-
	Total Expenses	348.08	277.79	125.04	769.16
V	Profit before Exceptional and Extra ordinary items and Tax (III-IV)	159.65	332.92	244.16	945.56
VI	Exceptional items	-	-	-	-
VII	Profit before Extraordinary items and Tax (V-VI)	159.65	332.92	244.16	945.56
VIII	Extraordinary Item	-	-	-	-
IX	Profit Before Tax(VII-VIII)	159.65	332.92	244.16	945.56
X	Tax expense				
a.	Current Tax	45.22	78.64	61.75	237.54
	Tax Relating to Earlier Year	-	-	0.15	2.98
b.	Deferred Tax	-	-0.98	-	-0.98
c.	Excess Provision for Tax Written Back	-	-	-	-
d.	Provision for RBI Standard Reserve @ 20% on PBT	-	189.11	-	189.11
XI	Profit/(Loss) for the period from Continuing Operations(IX-X)	114.43	66.15	182.26	516.91
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)	114.43	66.15	182.26	516.91
XVI	Earning Per Share of Rs. 10/- each (not annualized)				
	a) Basic	0.89	0.52	1.47	4.04
	b) Diluted	0.89	0.52	1.47	4.04

NOTES:

- Above results were reviewed by Audit Committee and approved by the Board of Directors in their Board Meeting held on 12th August 2025
- 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 Johnny
Managing Director

DIN: 02712125

Place : Coimbatore-641006

Date: 12.08.2025

**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, 2025 (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



Mahesh C. Solanki & Co.
Chartered Accountants

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

FRN: 006228C

Chartered Accountants

Vinay Kumar



CA Vinay Kumar Jain

Memb No. 232058

UDIN: 25232058BMKUWE1549

Place: Chennai

Date: 12-08-2025

JMJ FINTECH LIMITED

Regional Office: Door No.36-2990, 1st Floor, Pooma Complex,
Naduvilal Jn, MG Road, Thrissur, Kerala - 680001

Internal Audit Report for the Quarter ending 30/06/2025

I have audited the Internal System of Book Keeping and Financial Records relating to accompanying statement of standalone unaudited financial results (the statement) of JMJ Fintech Limited (CIN L51102TZ1982PLC029253) for the quarter ended on 30th June 2025. The Statement, which is the responsibility of the NBFC's management has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting (Ind AS 34), prescribed under section 133 of the Companies Act, 2013 ('the Act'), the circulars, guidelines and directions issued by the Reserve Bank of India (the RBI) from time to time, applicable to NBFCs and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 33 of the Listing. My responsibility is to plan and perform the audit to obtain moderate assurance as to whether the financial statements are free of material misstatement. Audit is limited primarily to inquiries of responsible personnel and analytical procedures applied to financial data. My responsibility is to express a conclusion on the internal matters of the company based on Audit conducted. Based on the audit conducted as below, nothing has come to my attention that causes to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

My detailed reports on Internal Audit are as follows:

Sl.No	Check Point	Risk Category	Particulars		
1	Cash Verification	Low	Observation: Cash verification was conducted at Regional Office of JMJ Fintech Ltd on 19/06/2025 morning at 10:00am and the following were noted.		
			Particulars	Amount (in Rs.)	
			Cash Balance as per Ledger	7,38,241.00	
			Petty Cash Balance as per Ledger	-	
			Cash Balance verified actually	7,38,241.00	
			Surplus/ Deficit	-	
			Refer Annexure 1 Personnel Response Cash Balance verified and tallied on a daily basis and hence shows zero variance. It is advisable to have cash in transit & theft insurance		
2	Profitability Statement	Medium	Observation The following is profitability status of the entity for the quarter ending 30th June 2025. Proportionate rate has been decreased as a result of increased expenses of the reporting period. Employee cost, Finance cost and Provision for NPA have a reasonable rise during the reporting period.		
			Particular	Amount	
			Total Revenue	5,07,18,000.00	
			Net Profit	1,14,43,000.00	
			% of NP	22.56%	
3	Due Customers	High	Observation Upon inspection of schedule balances, it was found that due amount have a drastic rise during the reporting period and hence stands as a threat on a financial basis.		
			PARTICULAR	Q1: 25-26	Q4: 24-25
			No of Due Customers	6040	3568
			Total Due	53297280	24929937
4	Charge In MCA	Medium	Observation On enquiry with the Chief Accounts Officer, it was communicated that no charge is open for the current reporting period. Previously created charges have been closed.		
			Entity	Date Of Creation	Amount
					0.00
			Grand Total Of Charge Open		-
			The Due Date Of Filling DPT 3 is on July 31, It is compulsory for all companies showing all liabilities of loans including directors' Loan or Bank Loan. Refer Master Data2		

JMJ FINTECH LIMITED

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Internal Audit Report for the Quarter ending 30/06/2025

5	TDS	Low	Observation			
			On verification of TDS there was no discrepancy between Books and Online Portal.			
			TDS Paid	BoA	Challan	Difference
			TDS u/s 192	1060200	1060200	0
			TDS u/s 194C	14841	14841	0
			TDS u/s 194J	146843	146843	0
			TDS u/s 194H	31651	31651	0
			TDS u/s 194I	0	0	0
			TDS u/s 194A	50968	50968	0
		Total	1304503	1304503	0	
6	Bank Reconciliation	Low	Observation			
			On verification of bank balance as on 31.03.2025, Following was observed:			
			Bank Name	Balance As Per Bank	Balance As Per Books	Variance
			HDFC - 0091	36,77,265.63	32,39,705.63	4,37,560.00
			Federal - 3476	81,11,495.54	81,11,495.54	-
			Federal - 3096	21,99,997.68	21,99,997.68	-
			Esaf -9337	57,28,979.00	57,28,979.00	-
			Axis Bank - 29247	21,00,000.00	21,00,000.00	-
			Axis Bank -17652	23,584.00	23,584.00	-
		Total	2,18,41,321.85	2,14,03,761.85	4,37,560.00	
Observation						
Difference in Bank Balance is due to SPL Disbursement Amount of 30-06-25 debited from Bank on 01-07-2025.						
7	Vendors	Medium	Observation			
			It has been observed that written confirmation from certain vendors has not been received at the time of audit.			
			Party	Status	Amount	
			Equifax Credit Info Services Pvt Ltd	Not Verified	7,84,668.00	
					Grand Total	7,84,668.00
-						
8	Fire Extinguisher	Medium	Observation			
			Upon verification it has been observed that the Building have Fire Extinguisher in common and Regional Office don't have it's own. It is advised to have one own Fire Extinguisher regarding the safety of employees.			
9	Legal Fees	Low	Observation			
			It has been observed that legal fee is not been paid for the period for which audit is conducted			
10	Ratio Analysis	Medium	Observation			
			Revenue to Net Profit Ratio			
			Particular	Q1 25-26	Q4 24-25	% of Variance
			Revenue	5,07,18,000.00	6,10,71,000.00	-16.95%
			N/P	1,14,43,000.00	2,55,26,000.00	-55.17%
		N/P %	22.56%	41.80%		
11	Goods and Service Tax	Low	Observation			
			It has been observed that GST No is Displayed in the name board. It has been also observed that GST Filings are prompt and accurate.			
			Particulars	June	May	April
			GST Paid as per BoA	245950	0	0
			GST Challan Amount	245950	0	0
			Difference	0	0	0

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Internal Audit Report for the Quarter ending 30/06/2025

12	EPF & ESI	Low	Observation Upon observation it has been found that ESI deducted were paid before due date and tallied according to Books of Accounts.				
			Particulars				
			Amount				
			Amount Paid	1,59,896			
			Amount of Expense by Employer	1,29,827			
			Amount Deducted	30,069			
			Variance	-			
13	Expense Ratio	Medium	Observation On analysing of top 5 expense the following observation was found Change In expense for the Quarter ending 31st December 2024				
			Particular	Q1 25-26	Q4 24-25	Increase/Decrease	% of Change
			Employee Benefit Expenses	1,71,00,000.00	1,47,03,000.00	23,97,000.00	16.30%
			Administrative Expenses	73,65,000.00	1,01,51,000.00	-27,86,000.00	-27.45%
			NPA Provision	27,90,000.00	-29,30,000.00	57,20,000.00	195.22%
			Finance Cost	69,42,000.00	51,17,000.00	18,25,000.00	35.67%
Personnel Response: Increase in expenses are due to reasonable causes such as Fresh joining of Staffs, Compliance matters, etc							
14	CCTV	Low	On verification it was observed that all of the CCTV are working properly and the clarity of the same are good.				
15	Verification of Registers	Low	On verification of registers, it is found that Inward/Outward Register, Movement Register, Cheque Register, Coll Receipt Book Register maintained as well as kept updated.				

Thrissur
11-08-2025

Nidheesh P Anto



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XIV	Profit/(Loss) from Discontinuing operations (after Tax) (XII-XIII)	-	-	-	-
XV	Profit/(Loss) for the period (XI+XIV)	114.43	66.15	182.26	516.91
XVI	Earning Per Share of Rs. 10/- each (not annualized)				
	a) Basic	0.89	0.52	1.47	4.04
	b) Diluted	0.89	0.52	1.47	4.04

NOTES:

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- 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 JM J FINTECH LIMITED


Joju Madathumpady Johny
Managing Director
DIN: 02712125

Place : Coimbatore-641006

Date: 12.08.2025

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Statement of cash flow for the period from 01st April 2025 to 30th June 2025

Rs. In Lacs

	PARTICULARS	30.06.2025	31.03.2025
A.	Cash Flow From Operating Activities		
	Net Profit Before Tax & Extra-Ordinary Items	114.44	945.56
	<i>Adjustments for Non-Cash & Non-Operating Expenses</i>		
	Depreciation	6.11	23.81
	Bad Debts written off	-	-
	Provision for NPA/ (Written back)/Standrad Assets	-	20.35
	Share Issue Expenses w/off	-	-
	Preliminary Expenses w/off	-	-
	Operating Profit Before Working Capital Changes	120.55	989.72
	<i>Adjustments for Working Capital Changes</i>		
A.	Net Cash Flow from Operating Activities		
	Inventories - (Increase) / Decrease	-	-
	Trade Receivables - (Increase) / Decrease	-	-
	Income Tax Receipts	-	-
	Short & Long Term Loans & Advances - (Increase) / Decrease	-39.74	-1,757.51
	Other Current and Non- Current Assets - (Increase) / Decrease	-67.98	-109.52
	Liabilities & Provisions - Increase / (Decrease)	56.26	-55.74
	Cash Generated from Operations	69.08	-933.04
	Taxes Paid During the Year		-
	Net Cash Flow from Operating Activities	69.08	-933.04
B.	Cash Flow From Investing Activities		
	Commercial Deposits and Bank deposits	-300.00	
	Net (Purchase)/Sale of Fixed Assets	-6.77	-51.53
	Net Cash Flow from Investing Activities	-306.77	-51.53
C.	Cash Flow From Financing Activities		
	Proceeds from Issue of Equity Shares	-	100.00
	Issue Expenses Incurred	-	-
	(Repayment)/Availment of Borrowings	319.80	1,071.00
	Net Cash Flow from Financing Activities	319.80	1,171.00
D.	Net Increase /(Decrease) in Cash & Cash Equivalents	82.11	186.44
E.	Opening Cash & Cash Equivalents	191.59	5.15
F.	Closing Cash & Cash Equivalents	273.70	191.59

For MJM FINTECH LIMITED

Place : Coimbatore-641006
Date : 12.08.2025

Joju Madathumpady Johny
 Managing Director
 DIN: 02712125

JMJ FINTECH LIMITED

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Statement of Standalone Assets and Liabilities as at June 30th 2025

Rs in Lacs

Particulars	As at June 30, 2025	As at March 31, 2025
	Unaudited	Audited
ASSETS		
(I) Financial Assets		
(a) Cash and Cash equivalents	273.70	191.59
(b) Bank balance other than (a) above	300.00	
(c) Derivative financial instrument		
(d) Receivables		
(I) Trade Receivables	0.79	
(I) Other Receivables	0.13	0.35
(e) Deposits	38.36	38.32
(f) Loans and Advances	4,296.09	4,256.95
(g) Investments		
(h) Other Financial Assets	59.12	18.68
Sub-total (1)	4,968.19	4,505.89
(2) Non- financial Assets		
(a) Inventories		
(b) Current tax assets (Net)		
(c) Deferred Tax assets	1.81	1.81
(d) Investment Property		
(e) Biological Assets other than bearer plants		
(f) Property, Plant & Equipment	63.69	62.36
(g) Capital work-in-progress		
(h) Intangible assets under development		
(i) Goodwill		
(j) Other intangible assets	22.38	23.06
(k) Other non- financial assets	239.77	212.22
Sub-total (2)	327.65	299.45
Total Assets (A) (1+2)	5,295.83	4,805.34



LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(a) Derivative financial Instrument		
(b) Payables		
(I) Trade Payables	14.92	22.62
(II) Other Payables	78.48	60.16
(c) Debt securities		
(d) Borrowings	-	100.00
(e) Deposits		
(f) Subordinated Debts	2,426.50	2,006.70
(g) Other financial liabilities		
Sub-total (1)	2,519.90	2,189.48
(2) Non-financial liabilities		
(a) Current tax liabilities (Net)		
	6.01	5.26
(b) Provisions		
	292.74	247.85
(c) Deferred tax liabilities (Net)		
(d) Other non-financial liabilities		
Sub-total (2)	298.75	253.11
(3) Equity		
(a) Equity share capital		
	1,280.00	1,280.00
(b) Other equity		
	1,197.18	1,082.75
	2,477.18	2,362.75
Total equity and liabilities	5,295.83	4,805.34

For JMJ FINTECH LIMITED



Joju Madathumpady Johnny

Managing Director

DIN: 02712125



Place : Coimbatore-641006

Date : 12.08.2025