



(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

12<sup>th</sup> November 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, 12<sup>th</sup> November 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) 12<sup>th</sup> Day of November 2025 commenced at 12:15 P.M. and concluded at 12:55 P.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/ half year ended 30<sup>th</sup> September 2025.
2. The Authorization to the Managing Director to finalize the acquisition of digital products and the introduction of digital services as part of the Company's digital transformation.

Details as required under Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015, read with SEBI circular SEBI/HO/CFD/CFD-PoD1/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/ half year ended 30<sup>th</sup> September 2025 in the newspaper as per the requirements of the Listing Regulations.

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



**INDEPENDENT AUDITOR'S REVIEW REPORT ON UNAUDITED FINANCIAL RESULTS  
FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025.**

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 and half year ended September 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 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: 25232058BMKVBB2227  
Place: Chennai  
Date: 12-11-2025



**JMJ FINTECH LIMITED**

CIN: L51102TZ1982PLC029253

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Gopalsamy Temple Street, Ganapathy, Coimbatore, Tamilnadu -641006

Email: investor@jmjfinchtd.com | Website: www.jmjfinchtd.com | Ph. No. : 7395922291/92

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

Rs. in Lacs

S. No.	Particulars	Quarter Ended			Half year ended			Year ended	
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025		
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	
I	Net Sales / Income from Operations	627.52	507.18	374.08	1,134.70	743.28	1,711.71		
II	Other Operating Income	3.71	0.55	1.30	4.26	1.30	3.01		
III	<b>Total Income from Operations (Net)</b>	<b>631.22</b>	<b>507.73</b>	<b>375.38</b>	<b>1,138.95</b>	<b>744.58</b>	<b>1,714.72</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	77.63	69.42	36.30	147.05	70.41	157.46		
d.	Finance Cost	155.97	171.00	55.64	326.97	103.90	342.61		
e.	Employee benefits expenses	6.85	6.11	5.17	12.96	9.44	23.81		
f.	Depreciation & Amortisation Expense	-	-	-	-	-	-		
g.	Other Expenses	37.17	73.65	40.27	110.82	72.04	224.93		
i	Administrative Expenses	-35.32	27.90	15.08	-7.42	21.71	20.35		
ii	Provision for Non-Performing Assets/Bad debts	-	-	-	-	-	-		
iii	Bad debts	-	-	-	-	-	-		
h.	<b>Total Expenses</b>	<b>242.30</b>	<b>348.08</b>	<b>152.46</b>	<b>590.38</b>	<b>277.50</b>	<b>769.16</b>		
V	Profit before Exceptional and Extra ordinary items and Tax (III-IV)	<b>388.93</b>	<b>159.65</b>	<b>222.92</b>	<b>548.58</b>	<b>467.08</b>	<b>945.56</b>		
VI	Exceptional items	-	-	-	-	-	-		
VII	<b>Profit before Extraordinary items and Tax (V-VI)</b>	<b>388.93</b>	<b>159.65</b>	<b>222.92</b>	<b>548.58</b>	<b>467.08</b>	<b>945.56</b>		
VIII	Extraordinary item	-	-	-	-	-	-		
IX	<b>Profit Before Tax(VII-VIII)</b>	<b>388.93</b>	<b>159.65</b>	<b>222.92</b>	<b>548.58</b>	<b>467.08</b>	<b>945.56</b>		
X	<b>Tax expense</b>	-	-	-	-	-	-		
a.	Current Tax	91.84	45.22	55.99	137.06	117.74	237.54		
b.	Tax Relating to Earlier Year	-	-	-	-	0.15	2.98		
c.	Deferred Tax	-	-	-	-	-	-0.98		
d.	Excess Provision for Tax Written Back	-	-	-	-	-	189.11		
e.	Provision for RBI Standard Reserve @20% on PBT	-	-	-	-	-	-		
XI	<b>Profit/(Loss) for the period from Continuing Operations(IX-X)</b>	<b>297.08</b>	<b>114.43</b>	<b>166.93</b>	<b>411.51</b>	<b>349.19</b>	<b>516.91</b>		
XII	<b>Profit/(Loss) from Discontinuing Operations</b>	-	-	-	-	-	-		
XIII	<b>Tax expense from Discontinuing Operations</b>	-	-	-	-	-	-		
XIV	<b>Profit/(Loss) from Discontinuing operations (after Tax) (XII-XIII)</b>	-	-	-	-	-	-		
XV	<b>Profit/(Loss) for the period (XI+XIV)</b>	<b>297.08</b>	<b>114.43</b>	<b>166.93</b>	<b>411.51</b>	<b>349.19</b>	<b>516.91</b>		
XVI	Earning Per Share of Rs. 10/- each (not annualized)	2.19	0.73	1.11	2.02	2.32	3.33		
a)	Basic	1.41	0.61	0.92	1.69	1.93	2.77		
b)	Diluted	-	-	-	-	-	-		

**NOTES:**

- Above results were reviewed by Audit Committee and approved by the Board of Directors in their Board Meeting held on 12th November, 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.
- On August 21, 2025, the Company issued partly paid-up rights shares to its existing shareholders in the ratio of 2:1 at an issue price of ₹10.50 per share (including a share premium of ₹0.50 per share). The shares were issued as 30% payable & 70% accrued.

For: **JMJ FINTECH LIMITED**

*(Signature)*

**JOJU MADATHUMPADY JOHNY**

Managing Director

DIN: 02712125



**JMJ FINTECH LIMITED**

CIN: L51102TZ1982PLC029253

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**Statement of Standalone Assets and Liabilities as at September 30th 2025**

Rs in Lacs

Particulars	As at Sept 30, 2025	As at March 31, 2025
	Unaudited	Audited
<b>ASSETS</b>		
<b>(1) Financial Assets</b>		
(a) Cash and Cash equivalents	1,321.33	191.59
(b) Bank balance other than (a) above	650.73	-
(c) Derivative financial instrument		
(d) Receivables		
(I) Trade Receivables	0.38	
(II) Other Receivables	-	0.35
(e) Deposits	38.36	38.32
(f) Loan and Advances	4,226.33	4,256.95
(g) Investments		
(h) Other Financial Assets (Interest Accrued)	49.52	18.68
<b>Sub-total (1)</b>	<b>6,286.64</b>	<b>4,505.89</b>
<b>(2) Non-financial Assets</b>		
(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	61.59	62.36
(g) Capital work-in-progress		
(h) Intangible assets under development		
(i) Goodwill		
(j) Other intangible assets	23.76	23.06
(k) Other non-financial assets	286.10	212.22
<b>Sub-total (2)</b>	<b>373.27</b>	<b>299.45</b>
<b>Total Assets (A) (1+2)</b>	<b>6,659.91</b>	<b>4,805.34</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>(1) Financial liabilities</b>		
(a) Derivative financial Instrument		
(b) Payables		
(I) Trade Payables	7.92	22.62
(II) Other Payables	144.54	60.16
(c) Debt securities		
(d) Subordinated Debts	2,604.60	2,006.70
(e) Deposits		
(f) Borrowings	-	100.00
(g) Other financial liabilities	-	
<b>Sub-total (1)</b>	<b>2,757.05</b>	<b>2,189.48</b>
<b>(2) Non-financial liabilities</b>		
(a) Current tax liabilities (Net)	10.75	5.26
(b) Provisions	384.44	247.85
(c) Deferred tax liabilities (Net)		
(d) Other non-financial liabilities	19.73	
<b>Sub-total (2)</b>	<b>414.92</b>	<b>253.11</b>
<b>(3) Equity</b>		
(a) Equity share capital	2,048.00	1,280.00
(b) Other equity	1,439.93	1,082.75
	3,487.93	2,362.75
<b>Total equity and liabilities</b>	<b>6,659.91</b>	<b>4,805.34</b>



Place : Coimbatore - 641006  
Date : November 12, 2025

For JM J FINTECH LIMITED

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

**JMJ FINTECH LIMITED**

CIN: L51102TZ1982PLC029253

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

Rs.In Lacs

	PARTICULARS	30.09.2025	31.03.2025
<b>A.1</b>	<b>Cash Flow From Operating Activities</b>		
	Net Profit Before Tax & Extra-Ordinary Items	548.58	945.56
	<i>Adjustments for Non-Cash &amp; Non-Operating Expenses</i>		
	Depreciation	12.96	23.81
	Bad Debts written off	-	-
	Provision for NPA/ (Written back)/Standrad Assets	(7.42)	20.35
	Share Issue Expenses w/off	-	-
	Preliminary Expenses w/off	-	-
	<b>Operating Profit Before Working Capital Changes</b>	<b>554.12</b>	<b>989.72</b>
	<i>Adjustments for Working Capital Changes</i>		
<b>A.2</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	38.04	(1,757.51)
	Other Current and Non- Current Assets - (Increase) / Decrease	(104.78)	(109.52)
	Liabilities & Provisions - Increase / (Decrease)	94.43	(55.74)
	<b>Cash Generated from Operations</b>	<b>581.80</b>	<b>(933.04)</b>
	Taxes Paid During the Year		-
<b>A.3</b>	<b>Net Cash Flow from Operating Activities</b>	<b>581.80</b>	<b>(933.04)</b>
<b>B</b>	<b>Cash Flow From Investing Activities</b>		
	Commercial Deposits and Bank deposits	(650.73)	
	Net (Purchase)/Sale of Fixed Assets	(12.90)	(51.53)
	<b>Net Cash Flow from Investing Activities</b>	<b>(663.63)</b>	<b>(51.53)</b>
<b>C</b>	<b>Cash Flow From Financing Activities</b>		
	Proceeds from Issue of Equity Shares	713.67	100.00
	Issue Expenses Incurred	-	-
	(Repayment)/Availment of Borrowings	497.90	1,071.00
	<b>Net Cash Flow from Financing Activities</b>	<b>1,211.57</b>	<b>1,171.00</b>
<b>D</b>	<b>Net Increase /(Decrease) in Cash &amp; Cash Equivalents (A.3+B+C)</b>	<b>1,129.74</b>	<b>186.44</b>
<b>E.</b>	<b>Opening Cash &amp; Cash Equivalents</b>	<b>191.59</b>	<b>5.15</b>
<b>F.</b>	<b>Closing Cash &amp; Cash Equivalents</b>	<b>1,321.33</b>	<b>191.59</b>



For MJM FINTECH LIMITED

JOJU MADATHUMPDY JOHNY

Managing Director

DIN: 02712125

Place : Coimbatore - 641006

Date : November 12, 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 30/09/2025

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 September 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 Obligations and Disclosure Requirements (LODR).

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	<b>Observation:</b> Cash verification was conducted at Regional Office of JMJ Fintech Ltd on 24/09/2025 morning at 10:00am and the following were noted.										
			<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;">Particulars</th> <th style="width: 30%;">Amount (in Rs.)</th> </tr> </thead> <tbody> <tr> <td>Cash Balance as per Ledger</td> <td style="text-align: right;">7,38,241.00</td> </tr> <tr> <td>Petty Cash Balance as per Ledger</td> <td style="text-align: center;">-</td> </tr> <tr> <td>Cash Balance verified actually</td> <td style="text-align: right;">7,38,241.00</td> </tr> <tr> <td style="text-align: center;"><b>Surplus/ Deficit</b></td> <td style="text-align: center;">-</td> </tr> </tbody> </table>	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	<b>Surplus/ Deficit</b>	-
			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									
<b>Surplus/ Deficit</b>	-												
<b>Refer Annexure 1</b>													
<b>Personnel Response</b>													
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	<b>Observation</b> The following is profitability status of the entity for the quarter ending 30th September 2025. Increased profit is due to increased collection.										
			<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;">Particular</th> <th style="width: 30%;">Amount</th> </tr> </thead> <tbody> <tr> <td>Total Revenue</td> <td style="text-align: right;">6,31,22,295.05</td> </tr> <tr> <td>Net Profit</td> <td style="text-align: right;">2,97,08,394.09</td> </tr> <tr> <td>% of NP</td> <td style="text-align: right;">47.06%</td> </tr> </tbody> </table>	Particular	Amount	Total Revenue	6,31,22,295.05	Net Profit	2,97,08,394.09	% of NP	47.06%		
			Particular	Amount									
			Total Revenue	6,31,22,295.05									
			Net Profit	2,97,08,394.09									
% of NP	47.06%												
<b>Observation</b>													
Upon inspection of schedule balances, it was found that due amount have a drastic fall during the reporting period and hence stands as a proof for effectiveness of collection oriented strategies.													
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">PARTICULAR</th> <th style="width: 30%;">Q2: 25-26</th> <th style="width: 30%;">Q1: 25-26</th> </tr> </thead> <tbody> <tr> <td>No of Due Customers</td> <td style="text-align: center;">4139</td> <td style="text-align: center;">6040</td> </tr> <tr> <td>Total Due</td> <td style="text-align: right;">3,23,54,334</td> <td style="text-align: right;">5,32,97,280</td> </tr> </tbody> </table>	PARTICULAR	Q2: 25-26	Q1: 25-26	No of Due Customers	4139	6040	Total Due	3,23,54,334	5,32,97,280				
PARTICULAR	Q2: 25-26	Q1: 25-26											
No of Due Customers	4139	6040											
Total Due	3,23,54,334	5,32,97,280											
4	Charge In MCA	Medium	<b>Observation</b> 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.										
			<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Entity</th> <th style="width: 20%;">Date Of Creation</th> <th style="width: 40%;">Amount</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td style="text-align: center;">0.00</td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>Grand Total Of Charge Open</b></td> <td style="text-align: center;">-</td> </tr> </tbody> </table>	Entity	Date Of Creation	Amount			0.00	<b>Grand Total Of Charge Open</b>		-	
			Entity	Date Of Creation	Amount								
					0.00								
			<b>Grand Total Of Charge Open</b>		-								
<b>Refer Master Data2</b>													

**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 30/09/2025**

5	TDS	Low	<b>Observation</b>			
			On verification of TDS there was no discrepancy between Books and Online Portal.			
			<b>TDS Paid</b>	<b>BoA</b>	<b>Challan</b>	<b>Difference</b>
			TDS u/s 192	1500000	1500000	0
			TDS u/s 194C	38189	38189	0
			TDS u/s 194J	133774	133774	0
			TDS u/s 194H	18300	18300	0
			TDS u/s 194I	0	0	0
			TDS u/s 194A	30430	30430	0
<b>Total</b>	<b>1720693</b>	<b>1720693</b>	<b>0</b>			
6	Bank Reconciliation	Low	<b>Observation</b>			
			On verification of bank balance as on 30.09.2025, Following was observed:			
			<b>Bank Name</b>	<b>Balance As Per Bank</b>	<b>Balance As Per Books</b>	<b>Variance</b>
			HDFC - 0091	8,77,84,334.48	8,77,84,334.48	-
			Federal - 3476	88,16,129.54	88,16,129.54	-
			Federal - 3096	21,01,997.68	21,01,997.68	-
			Esaf-9337	1,03,36,056.00	1,03,36,056.00	-
			Axis Bank - 29247	21,00,000.00	21,00,000.00	-
			Axis Bank -17652	23,230.00	23,230.00	-
			Kotak Mahindra - 14960	51,20,000.00	51,20,000.00	-
<b>Total</b>	<b>11,62,81,747.70</b>	<b>11,62,81,747.70</b>	<b>-</b>			
7	Vendors	Medium	<b>Observation</b>			
			It has been observed that confirmation from certain vendors has not been received at the time of audit.			
			<b>Party</b>	<b>Status</b>	<b>Amount</b>	
			Equifax Credit Info Services Pvt Ltd	Not Verified	2,12,396.60	
			NSDL	Not Verified	1,854.00	
			Sinch Cloud Communication Services	Not Verified	29,763.00	
<b>Grand Total</b>		<b>4,20,767.60</b>				
8	Fire Extinguisher	Medium	<b>Observation</b>			
			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	<b>Observation</b>			
			It has been observed that legal fee is not been paid for the period for which audit is conducted			
10	Ratio Analysis	Medium	<b>Observation</b>			
			Revenue to Net Profit Ratio			
			<b>Particular</b>	<b>Q2 25-26</b>	<b>Q1 25-26</b>	<b>% of Variance</b>
			Revenue	6,31,22,295.05	5,07,18,000.00	24.46%
			N/P	2,97,08,394.09	1,14,43,000.00	159.62%
<b>N/P %</b>	<b>47.06%</b>	<b>22.56%</b>				
11	Goods and Service Tax	Low	<b>Observation</b>			
			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.			
			<b>Particulars</b>	<b>September</b>	<b>August</b>	<b>July</b>
			GST Paid as per BoA	99128	142418	230470
			GST Challan Amount	99128	142418	230470
<b>Difference</b>	<b>0</b>	<b>0</b>	<b>0</b>			

**JMJ FINTECH LIMITED**

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

**Internal Audit Report for the Quarter ending 30/09/2025**

12	EPF & ESI	Low	<b>Observation</b> Upon observation it has been found that ESI deducted were paid before due date and tallied according to Books of Accounts.				
			<b>Particulars</b>		<b>Amount</b>		
			Amount Paid		1,89,219		
			Amount of Expense by Employer		1,53,634		
			Amount Deducted		35,585		
Variance		-					
13	Expense Ratio	Medium	<b>Observation</b> On analysing of top 5 expense the following observation was found <b>Change In expense for the Quarter ending 31st December 2024</b>				
			<b>Particular</b>	<b>Q2 25-26</b>	<b>Q1 25-26</b>	<b>Increase/Decrease</b>	<b>% of Change</b>
			Employee Benefit Expenses	1,55,97,475.00	1,71,00,000.00	-15,02,525.00	-8.79%
			Administrative Expenses	37,16,895.54	73,65,000.00	-36,48,104.46	-49.53%
			NPA Provision	-35,31,957.58	27,90,000.00	-63,21,957.58	-226.59%
			Finance Cost	77,62,502.00	69,42,000.00	8,20,502.00	11.82%
			<b>Personnel Response:</b> Variance in expenses are due to reasonable causes such as Alteration, NPA Collection, 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  
06-11-2025

Nidheesh P Anto

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