



(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

**Date: 22<sup>nd</sup> April 2025**

To,  
The Manager,  
Department of Corporate Services,  
BSE Limited ,Phirozee Jeejeeboy Towers, Dalal Street,  
Fort, Mumbai – 400 001

**Scrip Code: 538834**

Sub: Submission of Integrated Filing (Financials) Report for the quarter and year ended 31<sup>st</sup> March, 2025.

Ref: SEBI Circular dated December 31, 2024 and Regulation 10(1A) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

Pursuant to SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024 and Regulation 10(1A) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached report on Integrated Filing (Financials) for quarter and year ended March 31, 2025.

This is for information & records. Kindly take note of the same.

Thanking You,

Yours faithfully,

**For JMJ FINTECH LIMITED**

**VIDYA  
DAMODARAN**

Digitally signed by VIDYA  
DAMODARAN  
Date: 2025.04.22 14:32:05 +05'30'

**VIDYA DAMODARAN  
COMPANY SECRETARY AND COMPLIANCE OFFICER  
Membership No. A69509**



JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

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STATEMENT OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31ST MARCH 2025

Rs. In Lacs

S. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2025	31.12.2024	31.03.2024	31.03.2025	31.03.2024
		Refer Note	Unaudited	Audited	Audited	Audited
I	Net Sales / Income from Operations	610.71	357.75	307.50	1,711.71	746.41
II	Other Operating Income	-	1.71	-0.95	3.01	0.34
III	Total Income from Operations (Net)	610.71	359.44	306.55	1,714.72	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 Trade	-	-	-	-	-
d.	Finance Cost	51.17	35.88	30.59	157.40	85.00
e.	Employee benefits expenses	147.03	91.69	52.20	392.61	137.13
f.	Depreciation & Amortisation Expense	7.38	7.00	18.23	23.81	18.23
g.	Other Expenses					
i.	Administrative Expenses	101.51	51.38	38.11	224.93	120.22
ii.	Provision for Non-Performing Assets/Bad debts/Standard Assets	-29.30	27.93	3.17	20.35	0.41
iii.	Bad debts	-	-	-	-	-
	Total Expenses	277.79	213.89	142.30	769.16	360.99
V	Profit before Exceptional and Extra ordinary items and Tax (III-IV)	332.92	145.56	164.25	945.56	385.76
VI	Exceptional items	-	-	-	-	-
VII	Profit before Extraordinary items and Tax (V-VI)	332.92	145.56	164.25	945.56	385.76
VIII	Extraordinary Item	-	-	-	-	-
IX	Profit Before Tax(VII-VIII)	332.92	145.56	164.25	945.56	385.76
X	Tax expense					
a.	Current Tax	78.64	41.15	47.35	237.53	96.30
b.	Tax Relating to Earlier Year	-	2.83	-	2.98	-
c.	Deferred Tax Asset(Net)	-0.98	-	-1.47	-0.98	(1.47)
d.	Excess Provision for Tax Written Back	-	-	-	-	-
e.	Provision for RBI Standard Reserve @ 20% on PBT	189.11	-	77.15	189.11	77.15
XI	Profit/(Loss) for the period from Continuing Operations(IX-X)	66.15	101.58	46.22	516.91	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)	66.15	101.58	46.22	516.91	213.78
XVI	Earning Per Share of Rs. 10/- each (not annualized)					
a)	Basic	0.52	0.79	0.37	4.04	1.72
b)	Diluted	0.52	0.79	0.37	4.04	1.72

NOTES:

- The standalone financial results of the company have been prepared in accordance with Indian Accounting Standard (Ind AS) notified under section 133 of the Companies Act 2013, read with the companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, the circulars, guidelines and direction issues by the Reserve Bank of India (RBI), Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as Amended and other recognised accounting practices generally accepted in India.
- The above results have been reviewed by the Audit committee and subsequently approved by the Board of Directors in their respective meeting held on April 22, 2025
- The Standalone financial results for the year ended March 31, 2025 have been audited by the Statutory Auditors.
- The figures for the fourth quarter of the current and previous financial year are, the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of third quarter of the current and previous financial year which was subject to limited review by the statutory auditors.
- Report on subordinate debts availed as per the RBI Master Direction DNBR.PD.002.03.10.119/2016-17 - NBFC Acceptance of Public Deposits.
- The company is Primarily engaged in the business of financing and there are no separate reportable segments identified as per Ind AS 108 Operating Segments.
- The figures for the previous periods/ year have been regrouped/ rearranged wherever necessary to conform to the current period presentation. There are no significant regrouping/ reclassification for the quarter under report.



For JM J FINTECH LIMITED

*[Signature]*  
 Joju Madathumpady Johny  
 Managing Director  
 DIN:02712125

Place : Coimbatore-641006

Date : 22/04/2025

**JMJ FINTECH LIMITED**

CIN: L51102TZ1982PLC029253

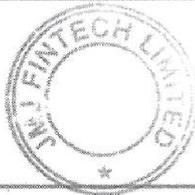
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Statement of Standalone Assets and Liabilities as at March 31, 2025

Particulars	Rs. In Lacs	
	As at March 31, 2025	As at March 31, 2024
	Audited	Audited
<b>ASSETS</b>		
<b>(I) Financial Assets</b>		
(a) Cash and Cash equivalents	191.59	5.15
(b) Bank balance other than (a) above		
(c) Derivative financial instrument		
(d) Receivables		
(I) Trade Receivables		
(II) Other Receivables	0.35	
(e) Deposits	38.32	21.82
(f) Loans and Advances	4,256.95	2,519.79
(g) Investments		
(h) Other Financial Assets	18.68	14.50
<b>Sub-total (1)</b>	<b>4,505.89</b>	<b>2,561.26</b>
<b>(2) Non- financial Assets</b>		
(a) Inventories		
(b) Current tax assets (Net)		
(c) Deferred Tax assets	1.81	0.83
(d) Investment Property		
(e) Biological Assets other than bearer plants		
(f) Property, Plant & Equipment	62.36	44.76
(g) Capital work-in-progress		
(h) Intangible assets under development		
(i) Goodwill		
(j) Other intangible assets	23.06	12.94
(k) Other non- financial assets	212.22	124.73
<b>Sub-total (2)</b>	<b>299.45</b>	<b>183.25</b>
<b>Total Assets (A) (1+2)</b>	<b>4,805.34</b>	<b>2,744.51</b>
<b>B) LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>(I) Financial liabilities</b>		
(a) Derivative financial Instrument		
(b) Payables		
(I) Trade Payables	22.62	14.54
(II) Other Payables	60.16	30.90
(c) Debt securities		
(d) Subordinated Debts	2,006.70	1,035.70
(e) Deposits		
(f) Borrowings	100.00	
(g) Other financial liabilities		
<b>Sub-total (1)</b>	<b>2,189.48</b>	<b>1,081.14</b>
<b>(2) Non-financial liabilities</b>		
(a) Current tax liabilities (Net)	5.26	2.01
(b) Provisions	247.85	104.64
(d) Other non-financial liabilities		
<b>Sub-total (2)</b>	<b>253.11</b>	<b>106.65</b>
<b>(3) Equity</b>		
(a) Equity share capital	1,280.00	1,240.00
(b) Other equity	1,082.75	316.72
	<b>2,362.75</b>	<b>1,556.72</b>
<b>Total equity and liabilities (B) (1+2+3)</b>	<b>4,805.34</b>	<b>2,744.51</b>

Place : Coimbatore  
Date : 22/04/2025



For JM J FINTECH LIMITED

  
 Joju Madathumpady Johny  
 Managing Director  
 DIN:02712125

**JMJ FINTECH LIMITED**

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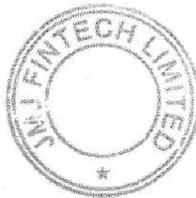
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Statement of cash flow for the period from 01st April 2024 to 31st Mar 2025

PARTICULARS	Rs. In Laacs	
	31-03-2025	31-03-2024
<b>A. Cash Flow From Operating Activities</b>		
Net Profit Before Tax & Extra-Ordinary Items	945.56	385.76
<i>Adjustments for Non-Cash &amp; Non-Operating Expenses</i>		
Depreciation	23.81	18.23
Bad Debts written off	-	-
Provision for NPA/ (Written back)/Standrad Assets	20.35	0.41
Share Issue Expenses w/off	-	-
Preliminary Expenses w/off	-	-
<b>Operating Profit Before Working Capital Changes</b>	<b>989.72</b>	<b>404.40</b>
<i>Adjustments for Working Capital Changes</i>		
<b>A. Net Cash Flow from Operating Activities</b>		
Inventories - (Increase) / Decrease	-	-
Trade Receivables - (Increase) / Decrease	-	-
Income Tax Receipts	-	-
Short & Long Term Loans & Advances - (Increase) / Decrease	(1,757.51)	(1,162.20)
Other Current and Non- Current Assets - (Increase) / Decrease	(109.52)	(116.10)
Liabilities & Provisions - Increase / (Decrease)	(55.74)	37.75
<b>Cash Generated from Operations</b>	<b>(933.04)</b>	<b>(836.15)</b>
Taxes Paid During the Year	-	-
<b>Net Cash Flow from Operating Activities</b>	<b>(933.04)</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	(51.53)	(41.01)
<b>Net Cash Flow from Investing Activities</b>	<b>(51.53)</b>	<b>(18.76)</b>
<b>C. Cash Flow From Financing Activities</b>		
Proceeds from Issue of Equity Shares	100.00	-
Issue Expenses Incurred	-	-
(Repayment)/Availment of Borrowings	1,071.00	736.60
<b>Net Cash Flow from Financing Activities</b>	<b>1,171.00</b>	<b>736.60</b>
<b>D. Net Increase /(Decrease) in Cash &amp; Cash Equivalents</b>	<b>186.44</b>	<b>(118.31)</b>
<b>E. Opening Cash &amp; Cash Equivalents</b>	<b>5.15</b>	<b>123.46</b>
<b>F. Closing Cash &amp; Cash Equivalents</b>	<b>191.59</b>	<b>5.15</b>

Place : Coimbatore-641006

Date : 22/04/2025



For JM J FINTECH LIMITED

*[Signature]*  
Joju Madathumpady Johnny  
Managing Director  
DIN: 02712125

**INDEPENDENT AUDITOR'S REPORT  
TO THE BOARD OF DIRECTOS OF M/S JMJ FINTECH LIMITED**

**Report on the audit of the Standalone Financial Results**

We have audited the accompanying statement of standalone financial results of M/s. JMJ Fintech Limited ("the Company"), for the quarter ended 31 March 2025 and the year-to-date results for the period from 1<sup>st</sup> April 2024 to 31<sup>st</sup> March 2025 attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations")

**Opinion**

In our opinion and to the best of our information and according to the explanations given to us these standalone financial results:

- i. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards and other accounting principles generally accepted in India of the net profit and other comprehensive income and other financial information for the quarter and year ended 31st March 2025

**Basis for opinion**

We conducted our audit in accordance with the standards on auditing (SAs) specified under section 143 (10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the audit of the standalone financial Result* section of our report. We are independent of the Company in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Companies Act, 2013 and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### **Management's Responsibilities for the Standalone Financial Results**

These quarterly financial results as well as the year-to-date standalone financial results have been prepared on the basis of standalone financial statements. The Company's Board of Directors are responsible for the preparation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standard prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

### **Auditors' Responsibilities for the Audit of the Standalone Financial Results**

- a) Our objectives are to obtain reasonable assurance about whether the standalone financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.
- b) Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with auditing standards will always detect a material misstatement when it exists.
- c) Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial results. As part of an audit in accordance with auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. And we also:

- Identify and assess the risks of material misstatement of the standalone financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of Board of Director's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company's to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the standalone financial results, including the disclosures, and whether the standalone financial results represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the standalone financial results that, individually or in aggregate, makes it probable that the economic decisions of the reasonable knowledgeable user of the standalone financial results may be influenced. We consider quantitative materiality and qualitative factors in

- i. planning the scope of our audit work and in evaluating the results of our work; and
- ii. to evaluate the effect of any identified misstatements in the standalone financial results.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

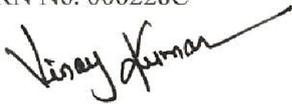
We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### Other Matters

The figures of the standalone financial results as reported for the quarter ended March 31, 2025 and the corresponding quarter ended in the previous year are the balancing figures between audited figures in respect of the full financial year and the published year-to-date figures up to the end of third quarter of the relevant financial year. Also, The figures up to the end of the third quarter of the current and previous financial year had only been subjected to limited review by us.

Our opinion is not modified in respect of the above matter.

For Mahesh C Solanki & Co.,  
Chartered Accountants  
FRN No. 006228C



CA Vinay Kumar Jain  
Partner  
Membership No. 232058  
UDIN: **25232058BMKUUM2684**



Place: Chennai  
Date: 22-04-2025