



(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

11th February 2026

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, 11th February 2026

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) 11th Day of February 2026 commenced at 3:50 P.M. and concluded at 4:20 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 ended 31st December 2025.
2. New logo of the Company:



3. Launching new Digital Lending Loan App named as



4. Review and Revision of various policies of the Company
5. Merging of Palakkad Branch with Head Office branch.
6. Granting loan and other transactions of upto Rs.10,00,00,000 (Rupees ten crore only) to JMJ Finance Limited (Related party) subject to shareholders approval
7. Notice of postal ballot for approval for material related party transaction under regulation 23 of SEBI (LODR) Regulations, 2015





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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 ended 31st December 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

Digitally signed by VIDYA
DAMODARAN
Date: 2026.02.11 17:15:23 +05'30'



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

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31ST DECEMBER, 2025

S. No.	Particulars	Quarter Ended				Nine Months Ended		Rs. In Lacs
		31.12.2025	30.09.2025	30.06.2025	31.12.2024	31.12.2025	31.12.2024	Year Ended
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	31.03.2025
I	Net Sales / Income from Operations	512.98	627.52	507.18	357.73	1,647.68	1,101.01	1,711.71
II	Other Operating Income	6.82	3.71	0.55	1.71	11.08	3.01	3.01
III	Total Income from Operations (Net)	519.80	631.22	507.73	359.44	1,658.75	1,104.02	1,714.72
IV	Expenses							
a	Finance Cost	83.70	77.63	69.42	35.88	230.75	106.29	157.46
b	Employee benefits expenses	111.92	155.97	171.00	91.69	438.89	195.58	342.61
c	Depreciation & Amortisation Expense	7.18	6.85	6.11	7.00	20.14	16.43	23.81
d	Other Expenses							
i	Administrative Expenses	74.09	37.17	73.65	51.38	184.91	123.42	224.93
ii	Provision for Non-Performing Assets/Bad debts	7.63	(35.32)	27.90	27.93	0.21	49.65	20.35
iii	Bad debts	-	-	-	-	-	-	-
e.	Total Expenses	284.51	242.30	348.08	213.88	874.89	491.37	769.16
V	Profit before Exceptional and Extra ordinary items and Tax (III-IV)	235.29	388.93	159.65	145.56	783.87	612.65	945.56
VI	Exceptional items	-	-	-	-	-	-	-
VII	Profit before Extraordinary items and Tax (V-VI)	235.29	388.93	159.65	145.56	783.87	612.65	945.56
VIII	Extraordinary Item	-	-	-	-	-	-	-
IX	Profit Before Tax(VII-VIII)	235.29	388.93	159.65	145.56	783.87	612.65	945.56
X	Tax expense							
a	Current Tax	61.66	91.84	45.22	41.15	198.72	158.91	237.54
b	Tax Relating to Earlier Year	-	-	-	2.83	-	2.98	2.98
c	Deferred Tax	-	-	-	-	-	-	(0.98)
d	Excess Provision for Tax Written Back	-	-	-	-	-	-	-
e	Provision for RBI Standard Reserve @20% on PBT	-	-	-	-	-	-	189.11
XI	Profit/(Loss) for the period from Continuing Operations (IX-X)	173.63	297.08	114.43	101.58	585.14	450.76	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)	173.63	297.08	114.43	101.58	585.14	450.76	516.91
XVI	Earning Per Share of Rs. 10/- each (not annualized)							
a)	Basic	0.85	2.19	0.73	0.79	3.10	3.52	3.33
b)	Diluted	0.45	1.41	0.61	0.79	1.70	3.52	2.77

NOTES:

- Above results were reviewed by Audit Committee and approved by the Board of Directors in their Board Meeting held on 11th Feb 2026
- 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 November 21, 2025, the Government of India notified four Labour Codes, namely the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020, consolidating 29 existing labour laws (collectively referred to as the "New Labour Codes"). The Company has evaluated the provisions of the New Labour Codes and assessed their impact on its financial statements. Based on this assessment, the Company's existing wage structure is in compliance with the applicable requirements of the New Labour Codes and, accordingly, no material financial impact is expected on the financial statements during the quarter ended 31st December, 2025. The Company continues to monitor the developments pertaining to the New Labour Codes and the impact, if any, will be accounted for in accordance with applicable accounting standards.



For JMJ FINTECH LIMITED

JOJU MADATHUMPADY JOHNY
DIN: 02712125
Managing Director

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

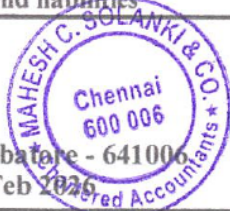
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Statement of Standalone Assets and Liabilities as at December 31, 2025

Rs in Lacs

Particulars	As at Dec 31, 2025	As at March 31, 2025
	Unaudited	Audited
ASSETS		
(I) Financial Assets		
(a) Cash and Cash equivalents	634.88	191.59
(b) Bank balance other than (a) above	902.08	-
(c) Derivative financial instrument		-
(d) Receivables		
(I) Trade Receivables	1.88	
(II) Other Receivables	-	0.35
(e) Deposits	38.36	38.32
(f) Loan and Advances	4,614.61	4,256.95
(g) Investments		
(h) Other Financial Assets(SPL Interest Accrued)	44.87	18.68
Sub-total (1)	6,236.68	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	477.19	62.36
(g) Capital work-in-progress		
(h) Intangible assets under development		
(i) Goodwill		
(j) Other intangible assets	23.02	23.06
(k) Other non- financial assets	168.22	212.22
Sub-total (2)	670.24	299.45
Total Assets (A) (1+2)	6,906.92	4,805.34
LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(a) Derivative financial Instrument		
(b) Payables		
(I) Trade Payables	7.88	22.62
(II) Other Payables	113.42	60.16
(c) Debt securities		
(d) Subordinated Debts	2,896.30	2,006.70
(e) Deposits		
(f) Borrowings	-	100.00
(g) Other financial liabilities	-	
Sub-total (1)	3,017.60	2,189.48
(2) Non-financial liabilities		
(a) Current tax liabilities (Net)	7.58	5.26
(b) Provisions	209.76	247.85
(c) Deferred tax liabilities (Net)		
(d) Other non-financial liabilities	19.73	-
Sub-total (2)	237.07	253.11
(3) Equity		
(a) Equity share capital	2,048.00	1,280.00
(b) Other equity	1,604.26	1,082.75
	3,652.26	2,362.75
Total equity and liabilities	6,906.93	4,805.34



For JM J FINTECH LIMITED


JOJU MADATHUMPADY JOHNY
 Managing Director
 DIN: 02712125

Place : Coimbatore - 641006
Date : 11th Feb 2026

JMJ FINTECH LIMITED

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

		Rs. In Laes	
PARTICULARS		31.12.2025	31.03.2025
A.	<u>Cash Flow From Operating Activities</u>		
	Net Profit Before Tax & Extra-Ordinary Items	783.87	945.56
	<i>Adjustments for Non-Cash & Non-Operating Expenses</i>		
	Depreciation	20.14	23.81
	Bad Debts written off	-	-
	*Provision for NPA/ (Written back)/Standrad Assets	0.21	20.35
	Share Issue Expenses w/off	-	-
	Preliminary Expenses w/off	-	-
	Operating Profit Before Working Capital Changes	804.22	989.72
	<i>Adjustments for Working Capital Changes</i>		
A.	<u>Net Cash Flow from Operating Activities</u>		
	Inventories - (Increase) / Decrease	-	-
	Trade Receivables - (Increase) / Decrease	-	-
	Income Tax Receipts	-	-
	Short & Long Term Loans & Advances - (Increase) / Decrease	(357.88)	(1,757.51)
	Other Current and Non- Current Assets - (Increase) / Decrease	16.24	(109.52)
	Liabilities & Provisions - Increase / (Decrease)	(176.24)	(55.74)
	Cash Generated from Operations	286.34	(933.04)
	Taxes Paid During the Year		-
	Net Cash Flow from Operating Activities	286.34	(933.04)
B.	<u>Cash Flow From Investing Activities</u>		
	Commercial Deposits and Bank deposits	(902.08)	
	Net (Purchase)/Sale of Fixed Assets	(434.94)	(51.53)
	Net Cash Flow from Investing Activities	(1,337.02)	(51.53)
C.	<u>Cash Flow From Financing Activities</u>		
	Proceeds from Issue of Equity Shares	704.36	100.00
	Issue Expenses Incurred	-	-
	(Repayment)/Availment of Borrowings	789.60	1,071.00
	Net Cash Flow from Financing Activities	1,493.96	1,171.00
D.	Net Increase /(Decrease) in Cash & Cash Equivalents	443.29	186.44
E.	Opening Cash & Cash Equivalents	191.59	5.15
F.	Closing Cash & Cash Equivalents	634.88	191.59



For MJM FINTECH LIMITED

JOJU MADATHUMPADY JOHNY

DIN: 02712125

Managing Director

Place : Coimbatore

Date : 11th Feb 2026

**INDEPENDENT AUDITOR'S REVIEW REPORT ON UNAUDITED FINANCIAL RESULTS
FOR THE QUARTER ENDED DECEMBER 31 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 nine months ended December 31, 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

FRN: 006228C

Chartered Accountants

Vinay Kumar

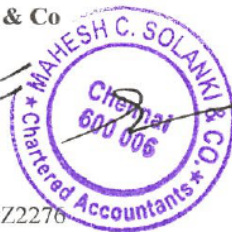
CA Vinay Kumar Jain

Memb No. 232058

UDIN: 26232058LIEONZ2276

Place: Chennai

Date: 11.02.2026



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 31/12/2025

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 31st December 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	Observation: Cash verification was conducted at Regional Office of JMJ Fintech Ltd on 20/12/2025 morning at 10:00am and the following were noted.		
			Particulars	Amount (in Rs.)	
			Cash Balance as per Ledger	23,578,625.00	
			Petty Cash Balance as per Ledger	-	
			Cash Balance verified actually	23,578,625.00	
			Surplus/ Deficit	-	
			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 31st December 2025. Decreased profit is due to decreased collection and increased administrative Expenses.		
			Particular	Amount	
			Total Revenue	519.80	
			Net Profit	173.63	
			% of NP	33.40%	
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 to be resolved and strategies to be re formulated.		
			PARTICULAR	Q3: 25-26	Q2: 25-26
			No of Due Customers	3971	4139
			Total Due	33,793,921	32,354,334
4	Charge In MCA	Low	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		-
			Refer Master Data2		

JMJ FINTECH LIMITED

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Internal Audit Report for the Quarter ending 31/12/2025

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	1500000	1500000	0
			TDS u/s 194C	10837	10837	0
			TDS u/s 194J	159311	159311	0
			TDS u/s 194H	26961	26961	0
			TDS u/s 194IA	379130	379130	0
			TDS u/s 194A	32092	32092	0
			TDS u/s 194	11397	11397	0
Total	2119728	2119728	0			
6	Bank Reconciliation	Low	Observation			
			On verification of bank balance as on 30.09.2025, Following was observed:			
			Bank Name	Balance As Per Bank	Balance As Per Books	Variance
			HDFC - 0091	10,757,869.75	10,754,119.75	3,750.00
			Federal - 3476	11,850,710.54	11,850,710.54	-
			Federal - 3096	4,671,997.68	4,671,997.68	-
			Esaf -9337	1,866,041.00	1,866,041.00	-
			Axis Bank - 29247	2,100,000.00	2,100,000.00	-
			Axis Bank -17652	22,876.00	22,876.00	-
			Kotak Mahindra - 4953	188,200.00	188,200.00	-
Total	31,457,694.97	31,453,944.97	3,750.00			
Personnel Response: Variance due to Interest Payment booked but not debited from Bank.						
7	Vendors	Medium	Observation			
			It has been observed that confirmation from certain vendors has not been received at the time of audit.			
			Party	Status	Amount	
			Equifax Credit Info Services Pvt Ltd	Not Verified	214,902.00	
			Close Up	Not Verified	295,629.00	
			Purva Sharegistry (India) Pvt Ltd	Not Verified	116,989.00	
Grand Total		627,520.00	-			
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	Q3 25-26	Q2 25-26	% of Variance
			Revenue	519.80	63,122,295.05	-100.00%
N/P	173.63	29,708,394.09	-100.00%			
N/P %	33.40%	47.06%				
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	December	November	October
			GST Paid as per BoA	95498	75200	74544
			GST Challan Amount	95498	75200	74544
Difference	0	0	0			

JMJ FINTECH LIMITED

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Internal Audit Report for the Quarter ending 31/12/2025

12	EPF & ESI	Low	<p>Observation Upon observation it has been found that ESI deducted were paid before due date and tallied according to Books of Accounts.</p> <table border="1"> <thead> <tr> <th align="center" colspan="2">Particulars</th> <th align="center" colspan="2">Amount</th> </tr> </thead> <tbody> <tr> <td>Amount Paid</td> <td></td> <td align="right" colspan="2">122,926</td> </tr> <tr> <td>Amount of Expense by Employer</td> <td></td> <td align="right" colspan="2">99,806</td> </tr> <tr> <td>Amount Deducted</td> <td></td> <td align="right" colspan="2">23,120</td> </tr> <tr> <td>Variance</td> <td></td> <td align="right" colspan="2">-</td> </tr> </tbody> </table>				Particulars		Amount		Amount Paid		122,926		Amount of Expense by Employer		99,806		Amount Deducted		23,120		Variance		-																
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13	Expense Ratio	Medium	<p>Observation On analysing of top 5 expense the following observation was found Change In expense for the Quarter ending 31st December 2024</p> <table border="1"> <thead> <tr> <th align="center">Particular</th> <th align="center">Q3 25-26</th> <th align="center">Q2 25-26</th> <th align="center">Increase/Decrease</th> <th align="center">% of Change</th> </tr> </thead> <tbody> <tr> <td>Employee Benefit Expenses</td> <td align="right">11,192,000.00</td> <td align="right">15,597,475.00</td> <td align="right">-4,405,475.00</td> <td align="right">-28.24%</td> </tr> <tr> <td>Administrative Expenses</td> <td align="right">7,409,000.00</td> <td align="right">3,716,895.54</td> <td align="right">3,692,104.46</td> <td align="right">99.33%</td> </tr> <tr> <td>NPA Provision</td> <td align="right">763,000.00</td> <td align="right">-3,531,957.58</td> <td align="right">4,294,957.58</td> <td align="right">121.60%</td> </tr> <tr> <td>Finance Cost</td> <td align="right">8,370,000.00</td> <td align="right">7,762,502.00</td> <td align="right">607,498.00</td> <td align="right">7.83%</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>Personnel Response: Variance in expenses are due to reasonable causes such as Alteration, NPA Collection, etc</p>				Particular	Q3 25-26	Q2 25-26	Increase/Decrease	% of Change	Employee Benefit Expenses	11,192,000.00	15,597,475.00	-4,405,475.00	-28.24%	Administrative Expenses	7,409,000.00	3,716,895.54	3,692,104.46	99.33%	NPA Provision	763,000.00	-3,531,957.58	4,294,957.58	121.60%	Finance Cost	8,370,000.00	7,762,502.00	607,498.00	7.83%										
Particular	Q3 25-26	Q2 25-26	Increase/Decrease	% of Change																																					
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NPA Provision	763,000.00	-3,531,957.58	4,294,957.58	121.60%																																					
Finance Cost	8,370,000.00	7,762,502.00	607,498.00	7.83%																																					
14	CCTV	Low	<p>On verification it was observed that all of the CCTV are working properly and the clarity of the same are good.</p>																																						
15	Verification of Registers	Low	<p>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.</p>																																						

Thrissur
11/2/2026

Nidheesh P Anto



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