



A BSE Listed Non-Banking Financial Company

# JMJ FINTECH LIMITED

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

17-02-2026

To,  
The Manager  
Listing Department  
Bombay Stock Exchange Limited  
Phiroze JeeJeeBhoy Towers  
Dalal Street , Mumbai 400001

Scrip Code: 538834

Dear Sir/Madam,

**Subject: Submission of Investor Presentation for Quarter 3 (Financial Year 2025- 26)**

Pursuant to Regulation 30 read with Para A of Part A of Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Investor Presentation for the Second quarter ended December 31, 2025

The aforesaid presentation is also being made available on the Company's website for the information of investors and the public at large.

You are requested to take the above information on record.

Yours faithfully,

For JMJ FINTECH LIMITED

VIDYA  
DAMODARAN

Digitally signed by VIDYA  
DAMODARAN  
Date: 2026.02.17 12:52:25 +05'30'



VIDYA DAMODARAN  
COMPANY SECRETARY & COMPLIANCE OFFICER  
Membership No: A69509

# JMJ FINTECH LIMITED

INVESTOR PRESENTATION

Q3 FY 2025-26



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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.



## Our 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."



## Our Mission

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

"OVER FOUR DECADES OF TRUST, GROWTH, AND VALUE CREATION."

# 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 Johny**

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. 2832.64 Lakhs




**43 Branches**




**24,000 + Customers**




**Net Worth**  
FY26 -  
Rs. 3652.26 Lakhs




**Revenue**  
FY26 - Upto Q3  
Rs. 1658.75 Lakhs



**Net Profit**  
FY26 - Upto Q3  
Rs. 585.14 Lakhs



**EPS**  
FY26 - Upto Q3  
Rs. 3.10

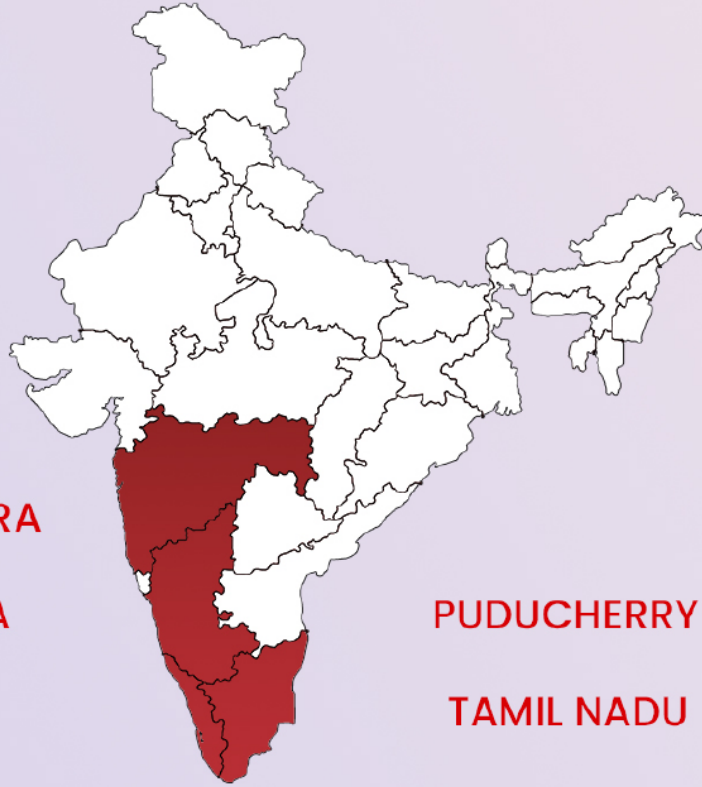


**EBITDA**  
FY26 - Upto Q3  
Rs.1034.75 Lakhs



**Reserves & Surplus**  
FY26 - Upto Q3  
Rs.1604.26Lakhs

# GEOGRAPHICAL PRESENCE



MAHARASHTRA

KARNATAKA

KERALA

PUDUCHERRY

TAMIL NADU

THE COMPANY'S STRATEGIC FORAY INTO THE INDIAN SUBCONTINENT BEGAN NOT AS A SPRINT, BUT A METICULOUSLY PLANNED MARATHON. INITIALLY FOCUSED ON ESTABLISHING A ROBUST, HIGH-VISIBILITY OPERATIONAL BASE AND SECURE EARLY MARKET VALIDATION. THE JOURNEY MARKED A CALCULATED GEOGRAPHICAL DIVERSIFICATION. LEVERAGING THE STRONG INITIAL PERFORMANCE, THE FOCUS SHIFTED TO PENETRATING INDIA'S GROWING MARKET OF ECONOMIC CATALYSTS.

TODAY, THE COMPANY'S FOOTPRINT IS TRULY PAN-INDIAN. ITS PRESENCE NOW SPANS THE MAJOR ECONOMIC CORRIDORS, REACHING DEEP INTO THE SEMI-URBAN AND DIGITALLY-CONNECTED SMALLER CITIES. THIS COMPREHENSIVE EXPANSION IS POWERED BY A LOCALIZED SUPPLY CHAIN, ENSURING EFFICIENT SERVICE. BY STRATEGICALLY LINKING THE RURAL VILLAGES, THE COMPANY HAS SUCCESSFULLY UNLOCKED A VAST, DIVERSE CONSUMER BASE, POSITIONING ITSELF AS A GENUINELY NATIONAL MARKET PENETRATOR.

# COMPREHENSIVE FINANCIAL SERVICES



PERSONAL LOAN

TERM LOAN

CORPORATE LOAN

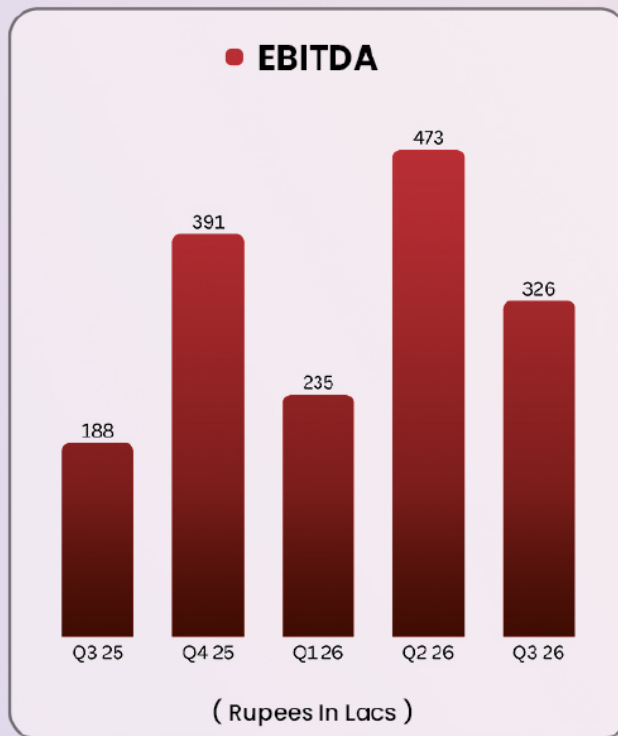
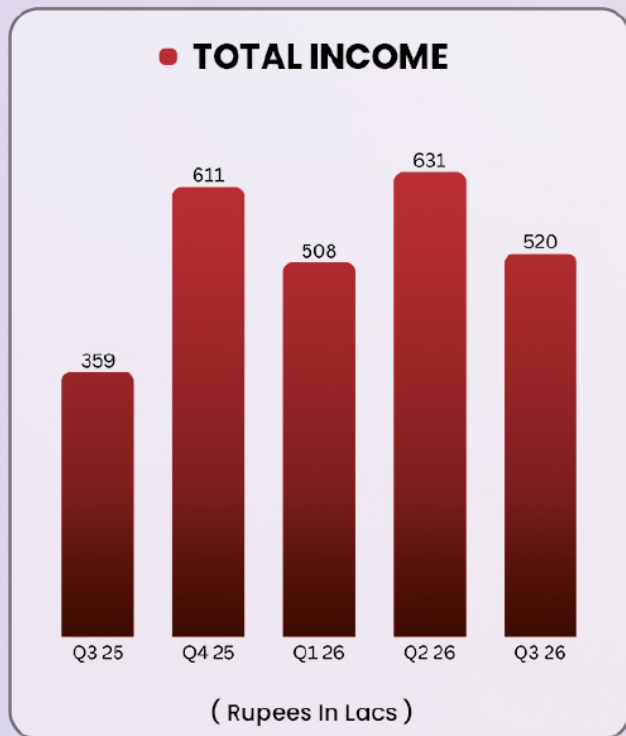
BUSINESS LOAN

GOLD LOAN

PROPERTY LOAN

# FINANCIAL OVERVIEW

## KEY FINANCIAL HIGHLIGHTS – QUARTERLY



# PROFIT AND LOSS STATEMENT

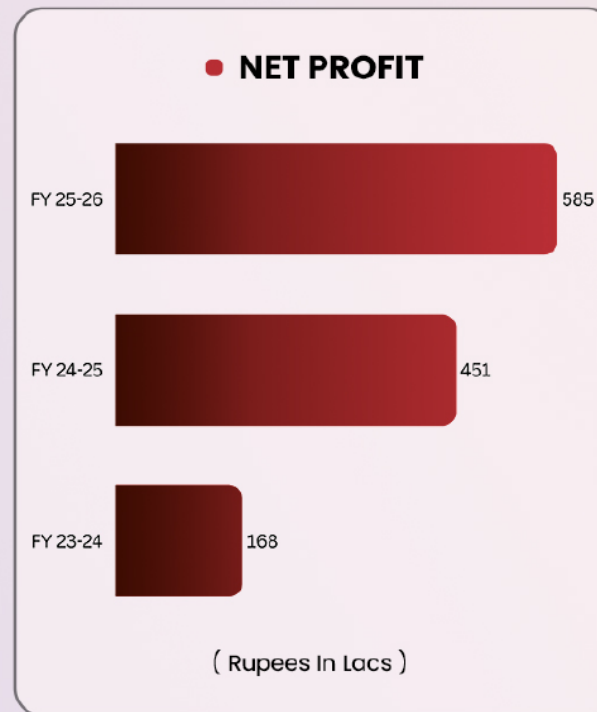
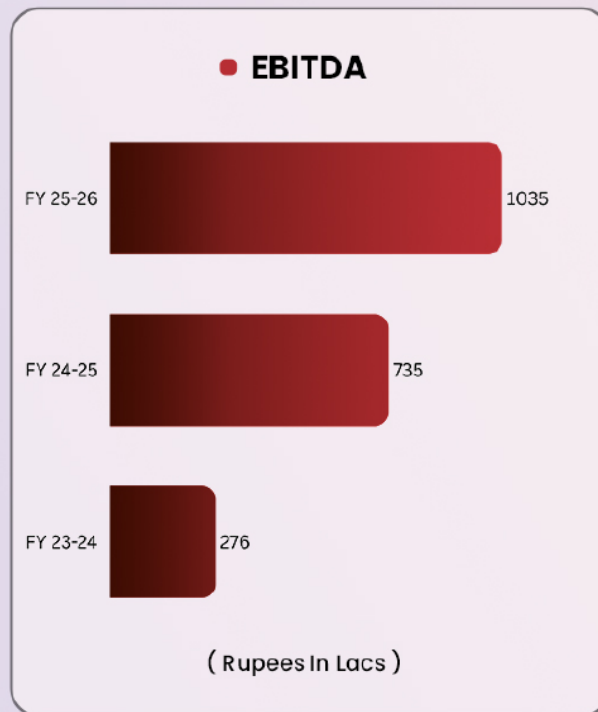
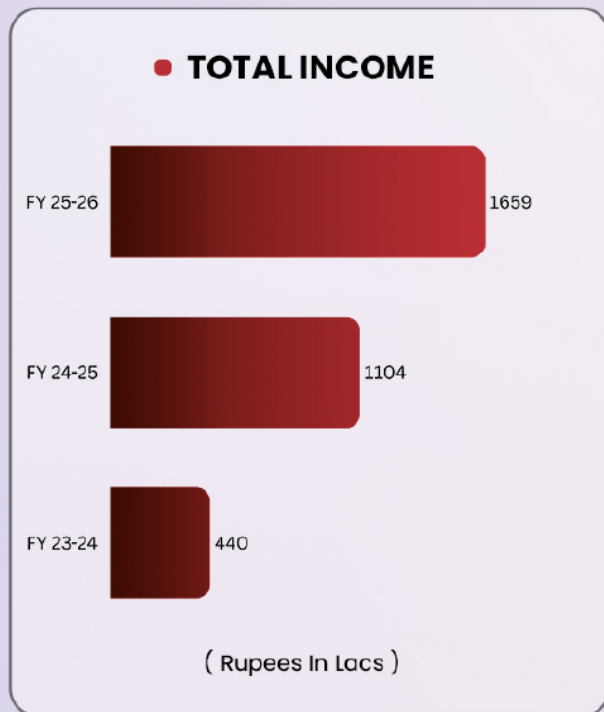


(₹ In Lakhs)

Particulars	Q3 FY 26	Q2 FY 26	Q1 FY 26	Q4 FY 25
<b>Revenue from Operations</b>				
Interest Income	512.98	627.52	507.18	610.71
Other Income	6.82	3.71	0.55	-
Total Income	519.80	631.22	507.73	610.71
<b>Expenses</b>				
Finance Cost	83.70	77.63	69.42	51.17
Employee Benefits Expenses	111.92	155.97	171.00	147.03
Depreciation & Amortization Expense	7.18	6.85	6.11	7.38
Administrative Expenses	74.09	37.17	73.65	101.51
Provision for NPA	7.63	-35.32	27.90	-29.30
Total Expenses	284.51	242.30	348.08	277.79
<b>Profit Before Tax</b>	<b>235.29</b>	<b>388.93</b>	<b>159.65</b>	<b>332.92</b>
Current Tax	61.66	91.84	45.22	78.64
Deferred Tax Asset (Net)	-	-	-	-0.98
Excess Provision for Tax Written Back	-	-	-	-
Provision for RBI Standard Reserve @ 20% on PBT	-	-	-	189.11
<b>Profit for the Period</b>	<b>173.63</b>	<b>297.08</b>	<b>114.43</b>	<b>66.15</b>

# FINANCIAL OVERVIEW

## KEY FINANCIAL HIGHLIGHTS -YEARLY (UPTO Q3)



# YEARLY RESULTS OF JMJ FINTECH LIMITED

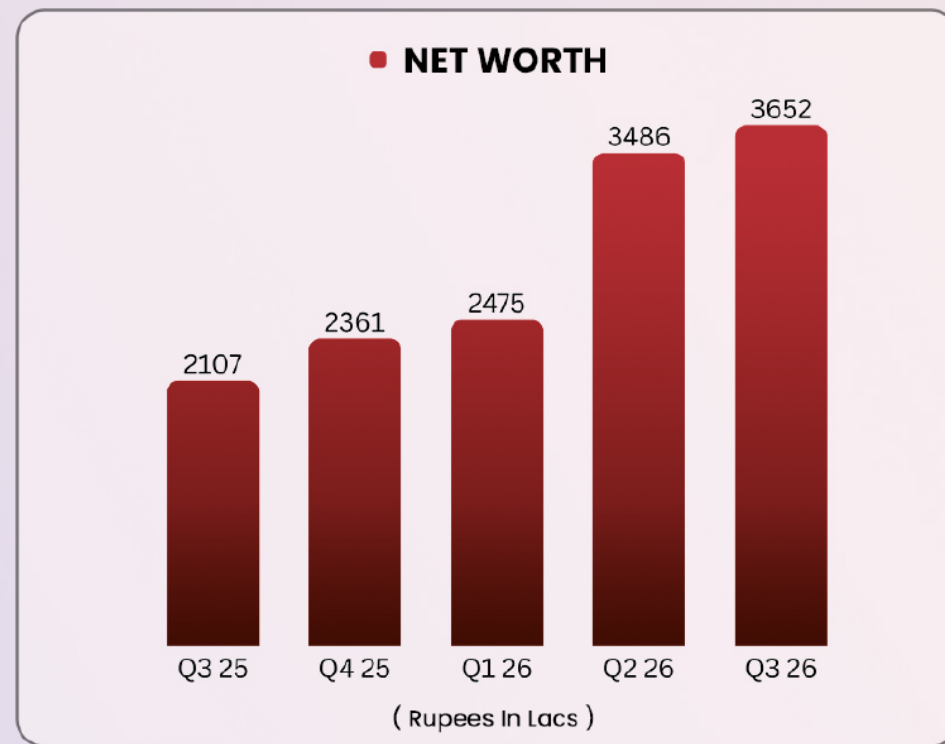
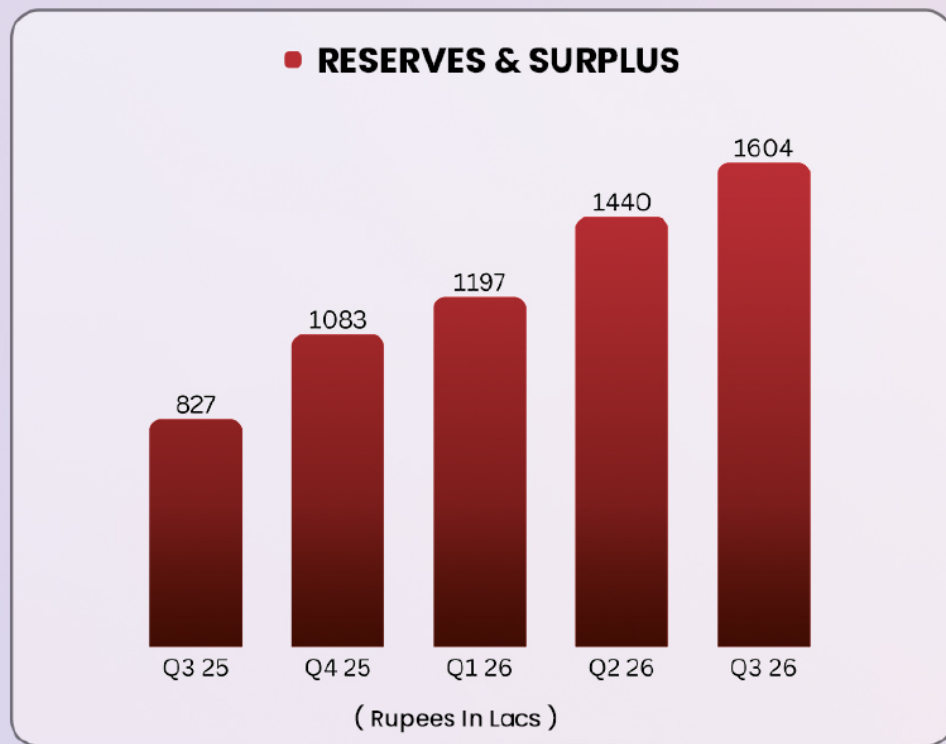


(₹ In Lakhs)

Particulars	FY 2026 (Upto Q3)	FY 2025	FY 2024	FY 2023
<b>Revenue from Operations</b>				
Interest Income	1647.68	1711.71	746.42	125.51
Sale of Securities	-	-	-	255.41
Other Income	11.08	3.01	0.34	1.37
<b>Total Income</b>	<b>1658.75</b>	<b>1714.72</b>	<b>746.75</b>	<b>382.29</b>
<b>Expenses</b>				
Finance Costs	230.75	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	438.89	342.61	137.13	65.13
Depreciation & Amortisation Expense	20.14	23.81	18.23	2.11
Other Expenses	185.12	245.28	120.22	35.82
<b>Total Expenses</b>	<b>874.89</b>	<b>769.16</b>	<b>360.58</b>	<b>356.1</b>
<b>Profit Before Exceptional and Extraordinary Items and Taxes</b>	<b>783.87</b>	<b>945.56</b>	<b>386.17</b>	<b>26.19</b>
Exceptional Items-Net Provision for NPA, Sub Std and Std Assets	-	-	5.42	-72.17
NPA Provision Reversed	-	-	-5.01	-
<b>Profit Before Tax (PBT)</b>	<b>783.87</b>	<b>945.56</b>	<b>385.76</b>	<b>98.36</b>
Current Tax	198.72	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
<b>Profit for the Period</b>	<b>585.14</b>	<b>516.91</b>	<b>213.78</b>	<b>83.11</b>

# FINANCIAL OVERVIEW

## KEY FINANCIAL HIGHLIGHTS – QUARTERLY



# BALANCE SHEET



(₹ In Lakhs)

Particulars	FY 2026 (As On 31-12-25)	FY 2025	FY 2024	FY 2023
<b>LIABILITIES AND EQUITY LIABILITIES</b>				
<b>Financial Liabilities</b>				
Trade Payables	7.88	22.62	14.54	9.21
Other Payables	113.42	60.16	30.90	-
Subordinated Debts	2896.30	2006.70	1035.70	299.10
Borrowings	-	100.00	-	-
<b>Sub-Total</b>	<b>3017.60</b>	<b>2,189.48</b>	<b>1,081.14</b>	<b>308.31</b>
<b>Non-Financial Liabilities</b>				
Current Tax Liabilities (Net)	7.58	5.26	2.01	1.08
Provisions	209.76	247.85	104.64	4.88
Deferred Tax Liabilities (Net)	-	-	-	0.64
Other Non-Financial Liabilities	19.73	-	-	-
<b>Sub-Total</b>	<b>237.07</b>	<b>253.11</b>	<b>106.65</b>	<b>6.60</b>
<b>Equity</b>				
Equity Share Capital	2048.00	1,280.00	1,240.00	1,240.00
Other Equity	1604.26	1,082.75	316.72	25.79
<b>Sub-Total</b>	<b>3652.26</b>	<b>2,362.75</b>	<b>1,556.72</b>	<b>1,265.79</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>6906.93</b>	<b>4,805.34</b>	<b>2,744.51</b>	<b>1,580.70</b>

# BALANCE SHEET



(₹ In Lakhs)

Particulars	FY 2026 (As On 31-12-2025)	FY 2025	FY 2024	FY 2023
<b>ASSETS</b>				
<b>Financial Assets</b>				
Cash and Cash Equivalents	634.88	191.59	5.15	123.46
Bank Balance other than above	902.08	-	-	35.45
Trade Receivables	1.88	-	-	-
Other Receivables	-	0.35	-	-
Deposits	38.36	38.32	21.82	-
Loans and Advances	4614.61	4,256.95	2,519.79	1,363.76
Other Financial Assets	44.87	18.68	14.50	-
<b>Sub-Total</b>	<b>6236.68</b>	<b>4,505.89</b>	<b>2,561.26</b>	<b>1,522.67</b>
<b>Non- Financial Assets</b>				
Current Tax Assets (Net)	-	-	-	23.12
Deferred Tax Assets	1.81	1.81	0.83	-
Property, Plant & Equipment	477.19	62.36	44.76	28.80
Other Intangible Assets	23.02	23.06	12.94	6.12
Other Non- Financial Assets	168.22	212.22	124.73	-
<b>Sub-Total</b>	<b>670.24</b>	<b>299.45</b>	<b>183.25</b>	<b>58.03</b>
<b>TOTAL ASSETS</b>	<b>6906.93</b>	<b>4,805.34</b>	<b>2,744.51</b>	<b>1,580.70</b>

# KEY FINANCIAL RATIOS



	FY 2026 <sup>(Up To 31-12-2025)</sup>	FY 2025	FY 2024	FY 2023
<b>PER SHARE RATIOS</b>				
Basic EPS (Rs.)	3.10	3.33	1.72	0.67
Diluted EPS (Rs.)	1.70	2.77	1.72	0.67
Book Value (Rs.)	14.41/7.06	18.46	12.55	10.2
Revenue from Operations/share	8.10	13.4	6.02	3.08
EBITDA	5.05	8.8	3.94	0.28
<b>PROFITABILITY RATIOS</b>				
EBITDA Margin (%)	62.38%	65.72%	65.42%	9.08%
EBIT Margin (%)	61.17%	64.33%	63.09%	8.54%
Net Profit Margin (%)	35.28%	30.15%	28.62%	21.74%
Return on Networth	16.02%	21.88%	13.73%	6.50%
Return on Capital Employed	15.45%	24.68%	18.17%	2.09%
Return on Asset	9.99%	13.69%	9.89%	6.02%
Total Debt/Equity	0.79	0.89	0.76	0.25
Asset Turnover Ratio	28.33%	40.28%	34.57%	27.70%
<b>COVERAGE RATIOS</b>				
Interest Coverage Ratio(Before Tax)	4.40	7.16	5.54	5.05



# 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 26, 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 26



## **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.



KERALA | TAMIL NADU | KARNATAKA  
PUDUCHERRY | MAHARASHTRA  
**A BSE Listed Non-Banking Financial Company**

### **Registered Office**

Shop No.3, 1st Floor, Adhi Vinayaga Complex,  
No.3 Bus Stand, Gopalsamy Temple Street,  
Ganapathy, Coimbatore, Tamil Nadu, India – 641 006  
GSTIN : 33AACCM8666R3ZM

### **Regional Office**

1st Floor, Pooma Complex, Naduvilal Jn, M.G. Road,  
Thrissur, Kerala, India –680 001  
GSTIN : 32AACCM8666R1ZQ



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