



A BSE Listed Non-Banking Financial Company

JMJ FINTECH LIMITED

Regd Office: Shop No 3, 1st Floor, Adhi Vinayaga Complex,
No 3 Bus stand, Gopalsamy Temple Street, Ganapathy,
Coimbatore, Tamil Nadu, India-641006

CIN: L51102TZ1982PLC029253

Email: investor@jmfintechltd.com Mob:7395922291/92

Policy for Distribution of Dividends

[Pursuant to Regulation 43A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015]
(Revised and approved by Board of Directors on 11th February 2026)

The Policy for Distribution of Dividends shall come into effect from the date it is approved by the Board of Directors.

The Policy is being framed in compliance with the requirement stipulated under Regulation 43A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations) for distribution of dividends, based on the following parameters:

OBJECTIVE

This Policy intends to create a framework for deciding distribution of profits created by the Company as dividend to its equity shareholders.

TIMING OF DIVIDEND DECLARATION

The Board of Directors may declare one or more interim dividends any time during the financial year. The Board may recommend final dividend after approval of the audited financial statements by the Board and will be paid after approval of shareholders in the Annual General Meeting. Board will consider Financial and other parameters stated in the policy for declaring both interim dividend and also for recommending final dividend.

FINANCIAL PARAMETERS TO BE CONSIDERED WHILE DECLARING DIVIDEND

1. The Board of Directors may declare dividend after considering various financial parameters. Financial parameter will include but not limited to profit for the period, availability and need of liquidity in the Company, Capital to Risk Assets Ratio, Leverage ratio , Net Interest Margin , Operating Expenses Ratio , Return on Assets , requirement of maintaining reserves including statutory reserves prescribed by various regulators such as Debenture redemption reserve, fund requirement for future expansion etc.
2. Dividends shall generally be declared out of the Standalone Profit After Tax of the Company relating to the current financial year, subject to any other regulatory provisions that may be introduced from time to time. The consolidated performance will be not considered for declaration or recommendation of dividend.
3. The Board will generally endeavour to maintain an even dividend per share every year but this shall be subject to review by Board on various parameters including financial parameters at the time of declaration or recommendation of dividend.

INTERNAL AND EXTERNAL FACTORS TO BE CONSIDERED FOR DECLARATION OF DIVIDEND

The factors, internal and external, to be considered by the Board, for determining the declaration of dividend, will include the following:



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a) Internal Factors

- Business growth
- Yield on Loans
- Cost of Borrowing
- Operating Expenses
- Quality of assets and NPA
- Profitability of the Company
- Asset-Liability Management Position
- Ability to raise or availability of Debt capital
- Future fund requirements in business
- Carried forward balance in P & L account
- Accumulated reserves

b) External Factors

- Macro-economic environment
- Overall retail credit growth in the economy.
- Liquidity position in the economy
- Performance and Outlook of the Gold Loan sector
- Monetary policy of Reserve Bank Of India
- Changes in government policies
- Regulatory changes
- Change in tax structure applicable on dividend both for the Company as well as Shareholders.

OTHER FACTORS TO BE CONSIDERED FOR DECLARATION OF DIVIDEND

The Board of Directors shall, while considering the proposals for dividend, take into account the following aspects:

- (a) Supervisory findings of the Reserve Bank (National Housing Bank (NHB) for HFCs) on divergence in classification and provisioning for Non-Performing Assets (NPAs).
- (b) Qualifications in the Auditors' Report to the financial statements; and
- (c) Long term growth plans of the NBFC.

The Board shall ensure compliance with the provisions of Circular No# RBI/2021-22/59 DOR.ACC.REC.No.23/21.02.067/2021-22 dated June 24, 2021 (as given in Annexure A) including minimum prudential requirements, quantum of dividend payable, and reporting requirements while declaring dividends.

CIRCUMSTANCES UNDER WHICH THE SHAREHOLDERS OF THE COMPANY MAY OR MAY NOT EXPECT DIVIDENDS

Shareholders of the Company may not expect declaration of dividend in below mentioned circumstances-

- i) Expectation of growth opportunity in the existing business and capital is required to be conserved for meeting the growth



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- ii) In the event of an opportunity for acquisition and/or strategic investment in existing lines of business or new business where company may be required to allocate capital
- iii) In the event of requirement of working capital in business
- iv) In the event of inadequacy of cashflow available for distribution of dividend
- iv) In the event of absence or inadequacy of profits

POLICY GUIDELINES ON UTILIZATION OF THE RETAINED EARNINGS

The retained earnings of the Company may be used, inter alia, for one or more of the following purposes:

- i) Business Growth ;
- ii) Capital expenditure;
- iii) Working capital requirements;
- iv) Acquisition of businesses/entities including new lines of business
- v) Declaration of dividend
- vi) Buyback of shares
- vii) Issue of Bonus Shares
- viii) Investment in new lines of business
- ix) Repayment of debt;
- x) Meeting contingency plans; and
- xi) Any other purpose as may be permitted by law

PARAMETERS TO BE ADOPTED WITH REGARD TO VARIOUS CLASSES OF SHARES

Company has only one class of equity shares and hence there will be no differential treatment in dividend.

REVIEW

The Board shall have right to modify or amend any or all of the clauses of this policy in accordance with the provisions of the applicable laws. In case of any change in applicable laws which make any of the clauses or provisions of this policy inconsistent with changes then such changes will prevail over this policy and policy shall deemed to be amended accordingly from the date of effect of change in applicable laws.

DISCLOSURES

The Company shall make necessary disclosures in compliance with the provisions of the Listing Regulations, in particular disclosures required in Annual Report and website of the Company. The Company shall also make necessary disclosures regarding the dividend declared to the Reserve Bank of India within the timelines prescribed by RBI from time to time.

In case, Company proposes to declare dividend on the basis of parameters in addition those specified under this policy or proposes to change such additional parameters, it shall disclose such changes along with rationale for the same in its annual report and on its website.

APPROVED
Sd/-
Managing Director