JMJ FINTECH

CIN: L51102TZ1982PLC029253

A BSE Listed Non-Banking Financial Company

JMJ FINTECH LIMITED

INVESTOR PRESENTATION

Q4 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 it's 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. Johny 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

- INNOVATION
- INTEGRITY
- EXCELLENCE
- COMMUNITY COMMITMENT
- CUSTOMER CENTRICITY
- RESILIENCE
- EMPOWERMENT

JMJ FINTECH LIMITED AT A GLANCE

44+
Years of Excellence

Market Cap
Rs. 3284.85
Lakhs

43
Branches

24,000 +
Customers

Net Worth
FY26 - Rs. 5603.45
Lakhs

Revenue
FY26 -Rs. 2199.38
Lakhs

Net Profit
FY26 - Rs. 759.83
Lakhs

EPS
FY26 - Rs. 2.04

EBITDA
FY26 - Rs.1374.27
Lakhs

Reserves & Surplus
FY26 - Rs.1876.54
Lakhs

A PAN INDIA DIGITAL APPEARANCE

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

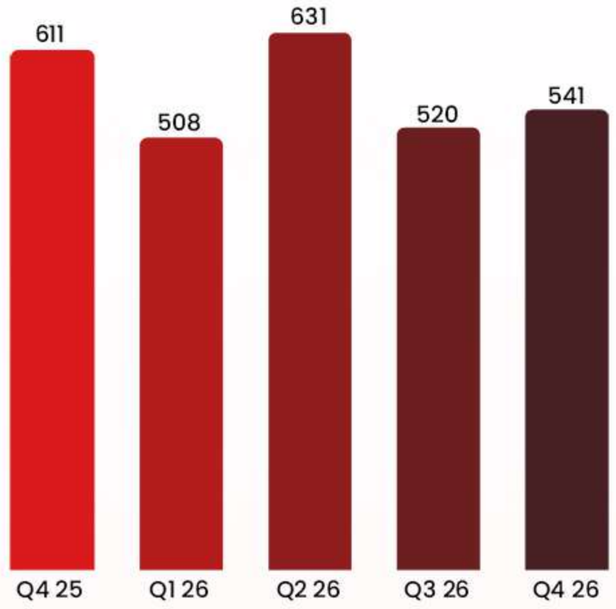
JMJ FINTECH

- DIGITAL LOAN
- BUSINESS LOAN
- GOLD LOAN
- CORPORATE LOAN
- TERM LOAN
- PROPERTY LOAN
- PERSONAL LOAN

FINANCIAL OVERVIEW

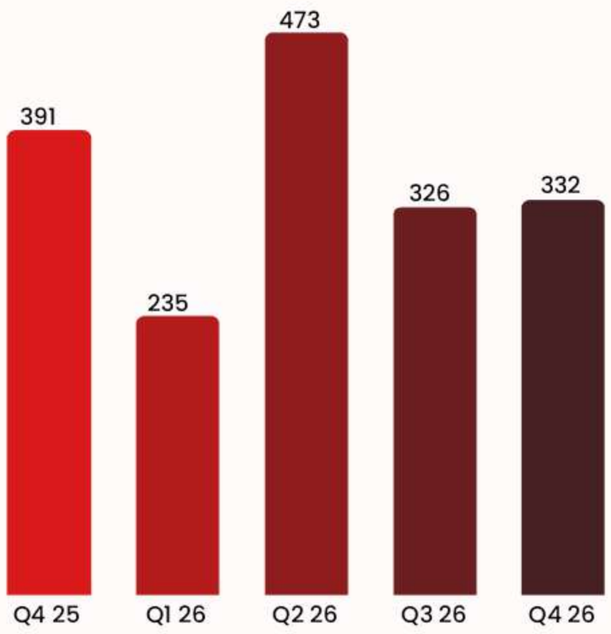
KEY FINANCIAL HIGHLIGHTS – QUARTERLY

TOTAL INCOME



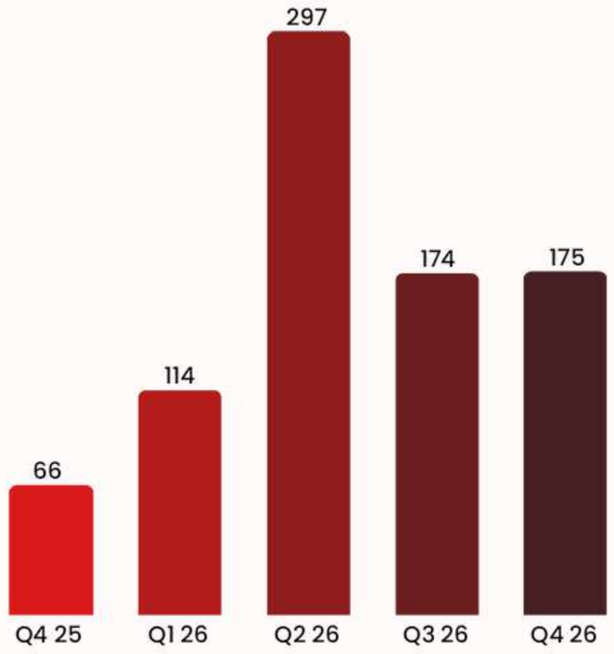
(Rupees In Lacs)

EBITDA



(Rupees In Lacs)

NET PROFIT



(Rupees In Lacs)

PROFIT AND LOSS STATEMENT

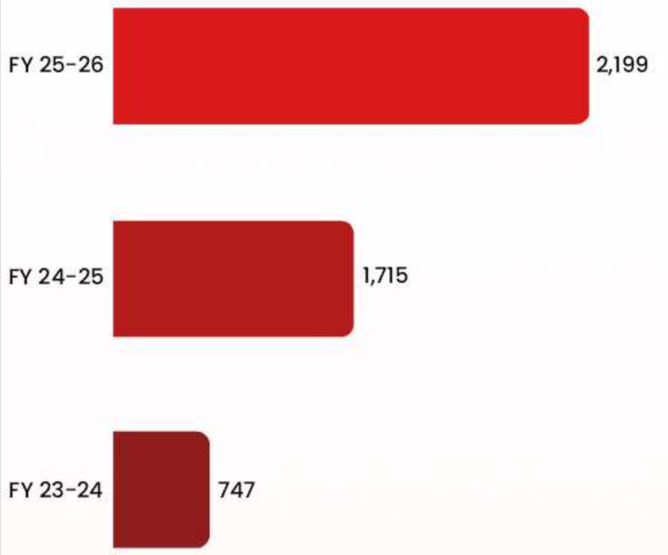
(₹ In Lakhs)

Particulars	Q4 FY 26	Q3 FY 26	Q2 FY 26	Q1 FY 26
Revenue from Operations				
Interest Income	519.56	512.98	627.52	507.18
Other Income	21.06	6.82	3.71	0.55
Total Income	540.62	519.80	631.22	507.73
Expenses				
Finance Cost	92.42	83.70	77.63	69.42
Employee Benefits Expenses	107.48	111.92	155.97	171.00
Depreciation & Amortization Expense	7.38	7.18	6.85	6.11
Administrative Expenses	100.37	74.09	37.17	73.65
Provision for NPA	0.86	7.63	-35.32	27.90
Total Expenses	308.51	284.51	242.30	348.08
Profit Before Tax	**232.11**	**235.29**	**388.93**	**159.65**
Current Tax	57.49	61.66	91.84	45.22
Deferred Tax Asset(Net)	-0.05	-	-	-
Excess Provision for Tax Written Back	-	-	-	-
Provision for RBI Standard Reserve @ 20% on PBT	-	-	-	-
Profit for the Period	**174.67**	**173.63**	**297.08**	**114.43**

FINANCIAL OVERVIEW

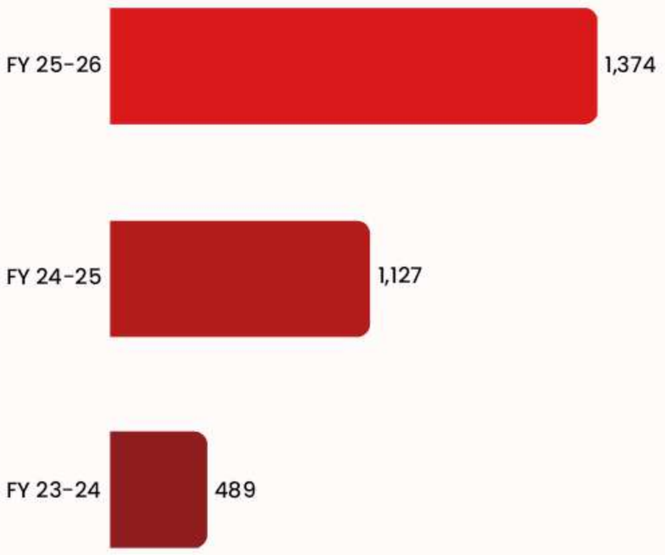
KEY FINANCIAL HIGHLIGHTS -YEARLY

TOTAL INCOME



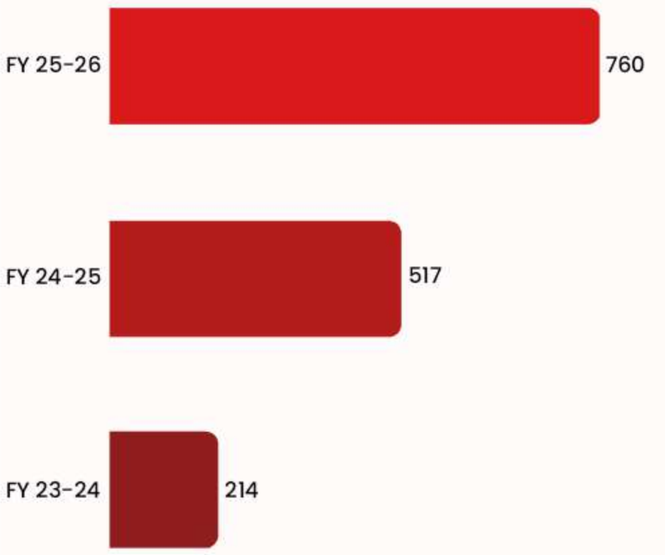
(Rupees In Lacs)

EBITDA



(Rupees In Lacs)

NET PROFIT



(Rupees In Lacs)

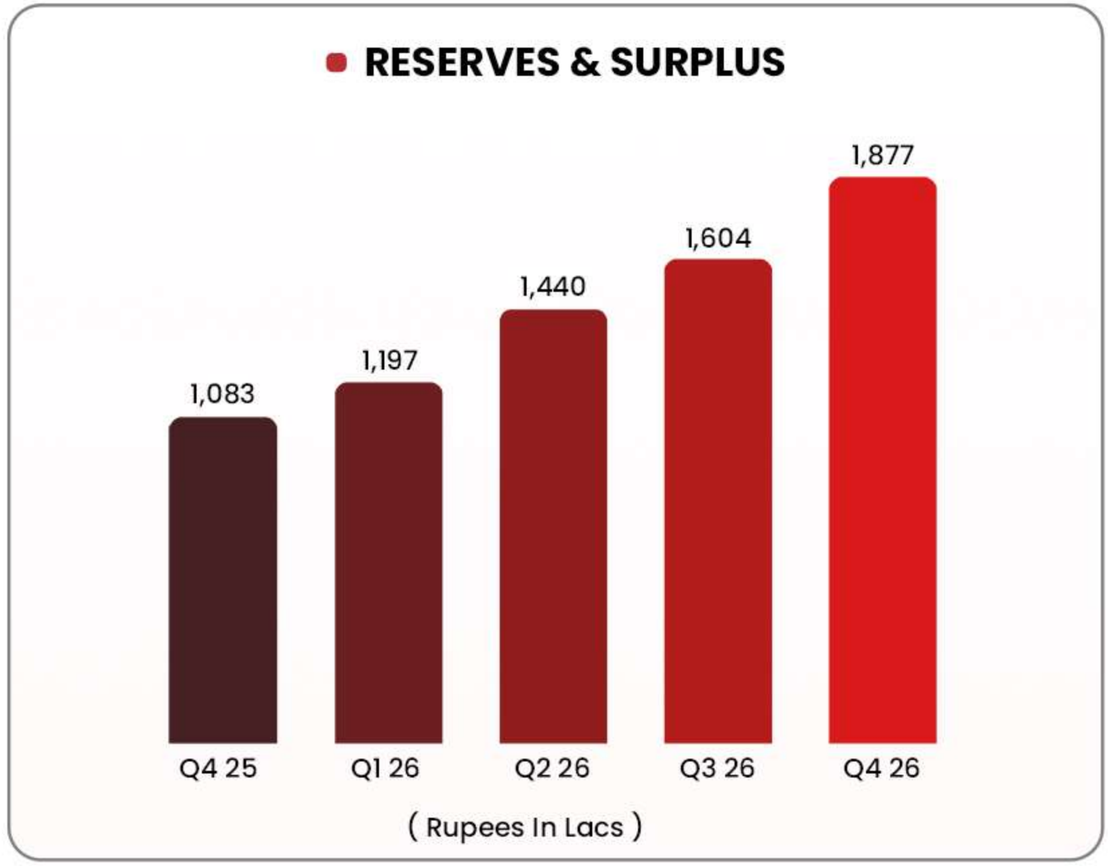
YEARLY RESULTS OF JMJ FINTECH LIMITED

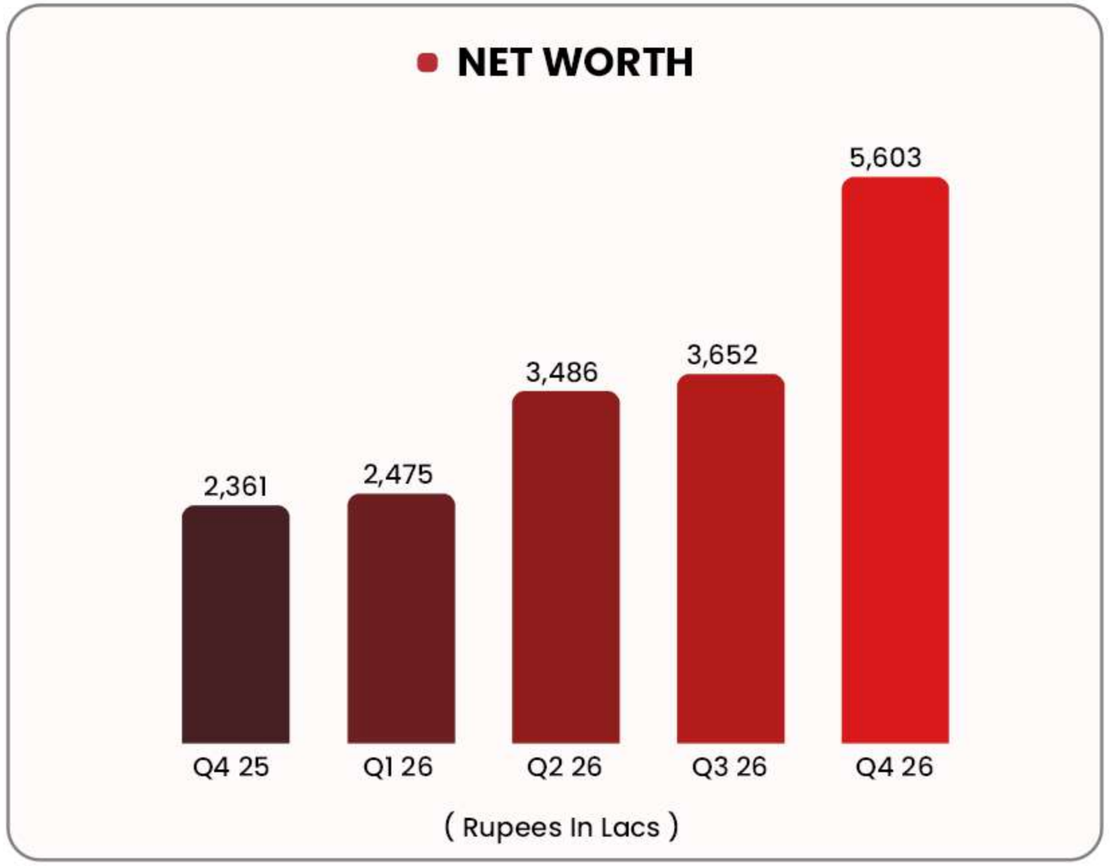
(₹ In Lakhs)

Particulars	FY 2026	FY 2025	FY 2024	FY 2023
Revenue from Operations				
Interest Income	2,159.61	1711.71	746.42	125.51
fees income	22.38	-	-	-
Sale of Securities	-	-	-	255.41
Other Income	17.39	3.01	0.34	1.37
Total Income	2,199.38	1714.72	746.75	382.29
Expenses				
Finance Costs	323.16	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	546.38	342.61	137.13	65.13
Depreciation & Amortisation Expense	27.52	23.81	18.23	2.11
Other Expenses	278.73	245.28	120.22	35.82
Total Expenses	1,175.79	769.16	360.58	356.1
Profit Before Exceptional and Extraordinary Items and Taxes	1,023.59	945.56	386.17	26.19
Exceptional Items-Net Provision for NPA, Sub Std and Std Assets	-	-	5.42	-72.17
NPA Provision Reversed	-	-	-5.01	-
Profit Before Tax (PBT)	1,023.59	945.56	385.76	98.36
Current Tax	256.20	237.54	96.3	-
Tax relating to earlier years	7.61	2.98	-	-
Deferred Tax Asset	-0.05	-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
Profit for the Period	759.83	516.91	213.78	83.11

FINANCIAL OVERVIEW

KEY FINANCIAL HIGHLIGHTS – QUARTERLY





BALANCE SHEET

(₹ In Lakhs)

Particulars	FY 2026	FY 2025	FY 2024	FY 2023
LIABILITIES AND EQUITY LIABILITIES				
Financial Liabilities				
Trade Payables	25.24	22.62	14.54	9.21
Other Payables	28.94	16.86	30.90	-
Subordinated Debts	3,227.47	2048.89	1035.70	299.10
Borrowings	-	100.00	-	-
Sub-Total	**3,281.65**	**2188.37**	**1,081.14**	**308.31**
Non-Financial Liabilities				
Current Tax Liabilities (Net)	33.58	42.86	2.01	1.08
Provisions	24.45	-	104.64	4.88
Deferred Tax Liabilities (Net)	-	-	-	0.64
Other Non-Financial Liabilities	14.52	6.37	-	-
Sub-Total	**72.55**	**49.23**	**106.65**	**6.60**
Equity				
Equity Share Capital	3,726.91	1,280.00	1,240.00	1,240.00
Other Equity	1,876.54	1,082.75	316.72	25.79
Sub-Total	**5,603.45**	**2,362.75**	**1,556.72**	**1,265.79**
TOTAL EQUITY AND LIABILITIES	**8,957.65**	**4,600.35**	**2,744.51**	**1,580.70**

BALANCE SHEET

(₹ In Lakhs)

Particulars	FY 2026	FY 2025	FY 2024	FY 2023
ASSETS				
Financial Assets				
Cash and Cash Equivalents	1,191.19	191.59	5.15	123.46
Bank Balance other than above	-	-	-	35.45
Trade Receivables	-	-	-	-
Other Receivables	-	0.35	-	-
Deposits	0.75	-	21.82	-
Loans and Advances	7,169.35	4,265.33	2,519.79	1,363.76
Other Financial Assets	39.86	38.32	14.50	-
Sub-Total	**8,401.15**	**4,495.59**	**2,561.26**	**1,522.67**
Non- Financial Assets				
Current Tax Assets (Net)	-	-	-	23.12
Deferred Tax Assets	1.86	1.81	0.83	-
Property, Plant & Equipment	475.15	62.36	44.76	28.80
Capital work-in-progress	0.47	-	-	-
Other Intangible Assets	25.15	23.06	12.94	6.12
Other Non- Financial Assets	53.88	17.54	124.73	-
Sub-Total	**556.51**	**104.77**	**183.25**	**58.03**
TOTAL ASSETS	**8,957.65**	**4,600.35**	**2,744.51**	**1,580.70**

KEY FINANCIAL RATIOS

	FY 2026	FY 2025	FY 2024	FY 2023
PER SHARE RATIOS				
Basic EPS (Rs.)	2.04	5.51	1.72	0.67
Diluted EPS (Rs.)	1.83	5.51	1.72	0.67
Book Value (Rs.)	14.59/7.59	18.46	12.55	10.2
Revenue from Operations/share	5.98	13.4	6.02	3.08
EBITDA	3.74	8.8	3.94	0.28
PROFITABILITY RATIOS				
EBITDA Margin (%)	62.48%	65.72%	65.42%	9.08%
EBIT Margin (%)	61.23%	64.33%	63.09%	8.54%
Net Profit Margin (%)	34.55%	30.15%	28.62%	21.74%
Return on Networth	13.56%	21.88%	13.73%	6.50%
Return on Capital Employed	15.23%	24.41%	18.17%	2.09%
Return on Asset	11.21%	14.08%	9.89%	6.02%
Total Debt/Equity	0.58	0.91	0.76	0.25
Asset Turnover Ratio	32.44%	46.69%	34.57%	27.70%
COVERAGE RATIOS				
Interest Coverage Ratio(Before Tax)	4.17	7.01	5.54	5.05

MANAGEMENT'S STRATEGIC INTERPRETATION

SUSTAINABLE GROWTH PLATFORM

THE COMPANY'S CONSISTENT IMPROVEMENT ACROSS PROFITABILITY, OPERATIONAL EFFICIENCY, AND ASSET QUALITY DEMONSTRATES THE SUCCESSFUL EXECUTION OF ITS LONG-TERM GROWTH STRATEGY. THE STRONG FINANCIAL FOUNDATION POSITIONS JMJ FINTECH TO PURSUE SCALABLE EXPANSION OPPORTUNITIES WHILE MAINTAINING PRUDENT RISK MANAGEMENT.

IMPROVED CAPITAL EFFICIENCY

THE CONSISTENT ENHANCEMENT IN ROE, ROA AND ROCE REFLECTS MANAGEMENT'S FOCUS ON OPTIMIZING CAPITAL ALLOCATION, IMPROVING ASSET PRODUCTIVITY AND MAXIMIZING SHAREHOLDER VALUE.

OPERATIONAL SCALABILITY

THE COMPANY'S IMPROVING RETURNS ON ASSETS AND CAPITAL EMPLOYED INDICATE THAT ITS BUSINESS MODEL IS BECOMING INCREASINGLY SCALABLE, ENABLING FUTURE GROWTH WITH ENHANCED OPERATIONAL LEVERAGE AND PROFITABILITY.

ENHANCED FINANCIAL RESILIENCE

A STRONGER BALANCE SHEET, INCREASING NET WORTH AND LOWER LEVERAGE POSITION PROVIDE THE COMPANY WITH GREATER FINANCIAL FLEXIBILITY TO PURSUE GROWTH OPPORTUNITIES WHILE MAINTAINING PRUDENT RISK CONTROLS.

OUTLOOK BEYOND FY 26

JMJ FINTECH

ACCELERATED LOAN BOOK EXPANSION

THE COMPANY AIMS TO LEVERAGE ITS STRENGTHENED CAPITAL POSITION AND MARKET OPPORTUNITIES TO ACHIEVE SUSTAINABLE GROWTH IN ITS LENDING PORTFOLIO WHILE MAINTAINING ROBUST CREDIT QUALITY STANDARDS.

EXPANSION OF DIGITAL LENDING ECOSYSTEM

MANAGEMENT INTENDS TO DEEPEN ITS DIGITAL CAPABILITIES, ENHANCE CUSTOMER EXPERIENCE, AND LEVERAGE TECHNOLOGY-DRIVEN SOLUTIONS TO IMPROVE OPERATIONAL EFFICIENCY AND MARKET REACH.

DIVERSIFIED REVENUE STREAMS

THE COMPANY WILL CONTINUE EXPLORING OPPORTUNITIES TO DIVERSIFY ITS PRODUCT PORTFOLIO AND CUSTOMER SEGMENTS, REDUCING CONCENTRATION RISKS WHILE ENHANCING REVENUE STABILITY.

FOCUS ON ASSET QUALITY AND RISK MANAGEMENT

WHILE PURSUING GROWTH, THE COMPANY REMAINS COMMITTED TO MAINTAINING ROBUST UNDERWRITING STANDARDS, STRONG GOVERNANCE PRACTICES AND DISCIPLINED CREDIT RISK MANAGEMENT.

EXPANSION INTO EMERGING MARKETS

THE COMPANY SEES SIGNIFICANT OPPORTUNITIES IN UNDERSERVED CUSTOMER SEGMENTS AND EMERGING MARKETS, SUPPORTED BY INCREASING DIGITAL ADOPTION AND GROWING DEMAND FOR FINANCIAL SERVICES.

THANK YOU...

JMJ FINTECH

KERALA | TAMIL NADU | KARNATAKA
PUDUCHERRY | MAHARASHTRA

A BSE Listed Non-Banking Financial Company

Registered Office

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GSTIN : 33AACCM8666R3ZM

Regional Office

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