

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

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

Email: investor@jmjfintechltd.com | Website: www.jmjfintechltd.com | Ph. No. : 7395922291/92

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	357.73	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	157.46	85.00
e.	Employee benefits expenses	147.03	91.69	52.20	342.61	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	213.88	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	42.35	237.54	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, guideline 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 Johnny
 Managing Director

DIN:02712125

Place : Coimbatore-641006

Date : 22/04/2025

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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
ASSETS		
(I) Financial Assets		
(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		
(I) 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
Sub-total (1)	4,505.89	2,561.26
(2) Non- financial Assets		
(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
Sub-total (2)	299.45	183.25
Total Assets (A) (1+2)	4,805.34	2,744.51
B) LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(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		
Sub-total (1)	2,189.48	1,081.14
(2) Non-financial liabilities		
(a) Current tax liabilities (Net)	5.26	2.01
(b) Provisions	247.85	104.64
(d) Other non-financial liabilities		
Sub-total (2)	253.11	106.65
(3) Equity		
(a) Equity share capital	1,280.00	1,240.00
(b) Other equity	1,082.75	316.72
	2,362.75	1,556.72
Total equity and liabilities (B) (1+2+3)	4,805.34	2,744.51



For JM J FINTECH LIMITED


 Joju Madathumpady Johny
 Managing Director
 DIN:02712125

Place : Coimbatore-641006

Date : 22/04/2025

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

PARTICULARS	Rs.In Lacs	
	31-03-2025	31-03-2024
A. Cash Flow From Operating Activities		
Net Profit Before Tax & Extra-Ordinary Items	945.56	385.76
<i>Adjustments for Non-Cash & 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	-	
Operating Profit Before Working Capital Changes	989.72	404.40
<i>Adjustments for Working Capital Changes</i>		
A. Net Cash Flow from Operating Activities		
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
Cash Generated from Operations	(933.04)	(836.15)
Taxes Paid During the Year	-	-
Net Cash Flow from Operating Activities	(933.04)	(836.15)
B. Cash Flow From Investing Activities		
Commercial Deposits and Bank deposits	-	22.25
Net (Purchase)/Sale of Fixed Assets	(51.53)	(41.01)
Net Cash Flow from Investing Activities	(51.53)	(18.76)
C. Cash Flow From Financing Activities		
Proceeds from Issue of Equity Shares	100.00	-
Issue Expenses Incurred	-	-
(Repayment)/Availment of Borrowings	1,071.00	736.60
Net Cash Flow from Financing Activities	1,171.00	736.60
D. Net Increase /(Decrease) in Cash & Cash Equivalents	186.44	(118.31)
E. Opening Cash & Cash Equivalents	5.15	123.46
F. Closing Cash & Cash Equivalents	191.59	5.15



Place : Coimbatore-641006

Date : 22/04/2025

For JM J FINTECH LIMITED

Joju Madathumpady Johny

Managing Director

DIN: 02712125