JMJ FINTECH LIMITED

INVESTOR PRESENTATION

Q2 FY 2025-26

jmj Fintech Ltd.

CIN: L51102TZ1982PLC029253

NBFC listed at Bombay Stock Exchange

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www.jmjfintechltd.com

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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 andcontributing 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

jmj Fintech Ltd.

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 Ltd.

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

JMJ FINTECH LIMITED AT A GLANCE

jmj Fintech Ltd.

43+ Years of Excellence

Market Cap
Rs. 2796.8 Lakhs

43 Branches

24,000 +
Customers

Net Worth
FY26 -
Rs. 3486.12 Lakhs

Revenue
FY26 - H1
Rs. 1138.95 Lakhs

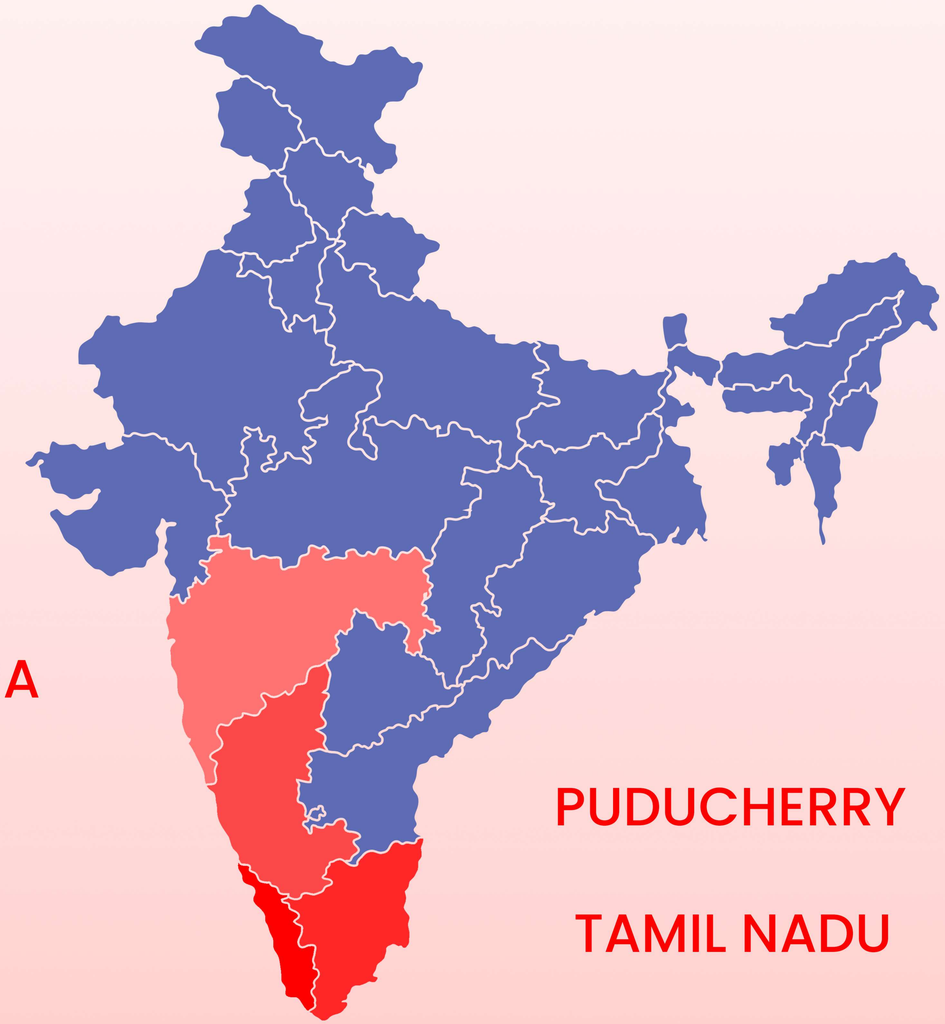
Net Profit
FY26 - H1
Rs. 411.51 Lakhs

EPS
FY26 - H1
Rs. 2.02

EBITDA
FY26 -H1
Rs. 708.59 Lakhs

Reserves & Surplus FY26 -
Rs. 1439.93 Lakhs

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.

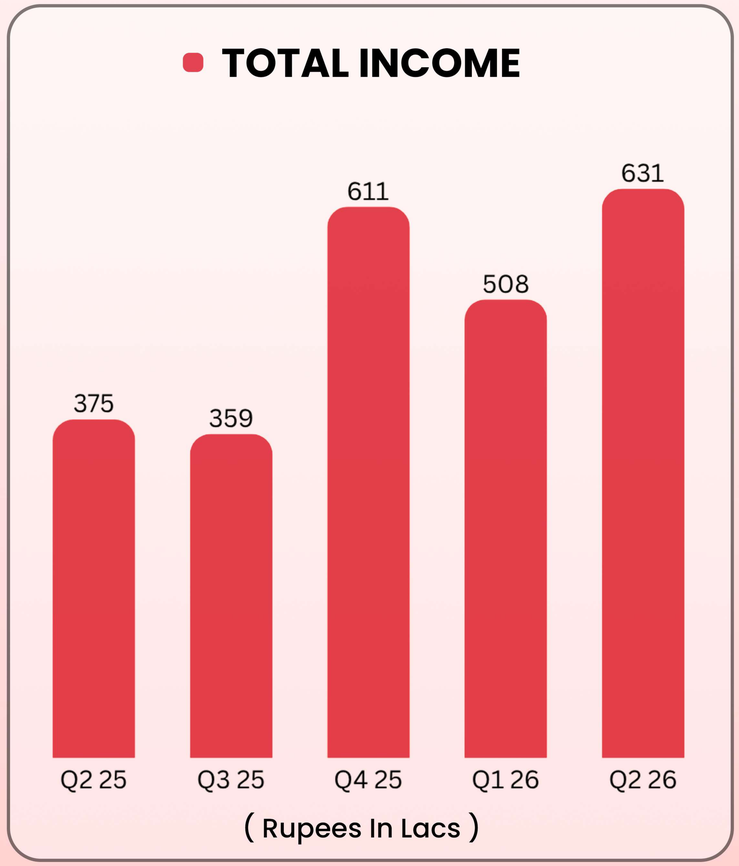
COMPREHENSIVE FINANCIAL SERVICES

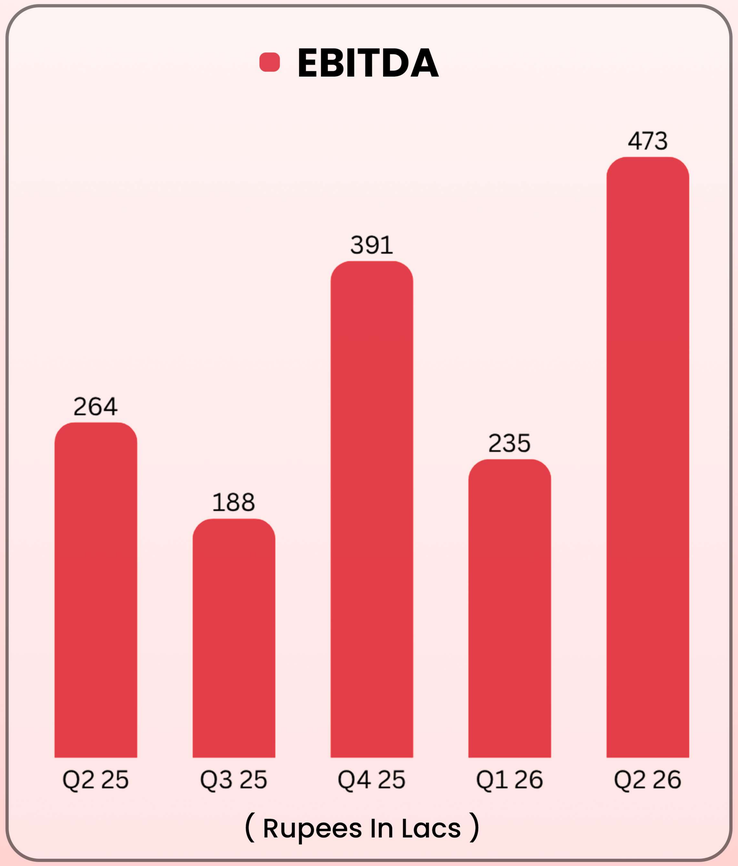
jmj Fintech Ltd.

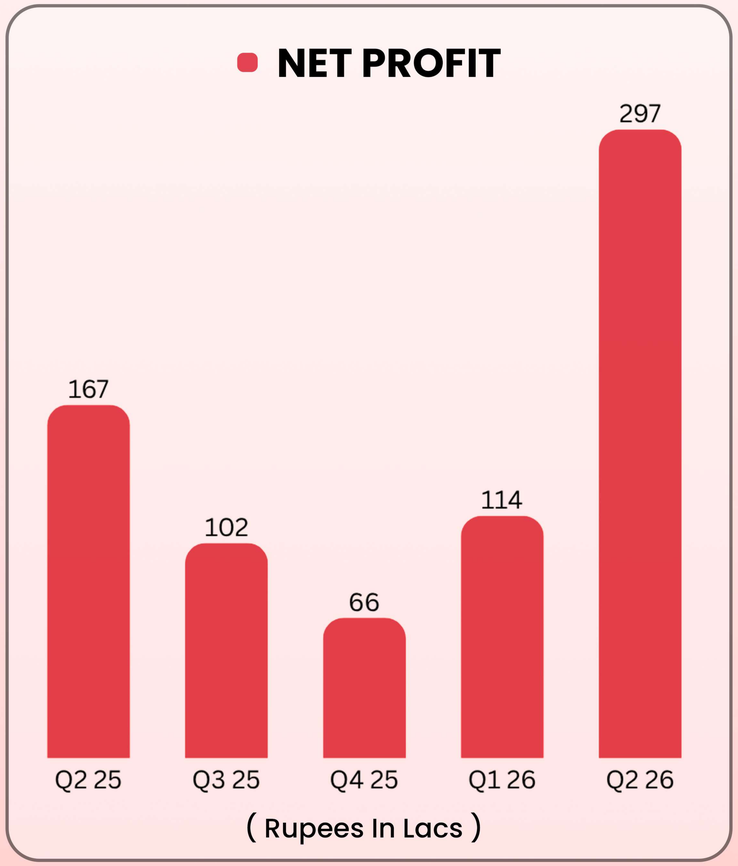
- PERSONAL LOAN
- TERM LOAN
- CORPORATE LOAN
- BUSINESS LOAN
- GOLD LOAN
- PROPERTY LOAN

FINANCIAL OVERVIEW

KEY FINANCIAL HIGHLIGHTS – QUARTERLY







PROFIT AND LOSS STATEMENT

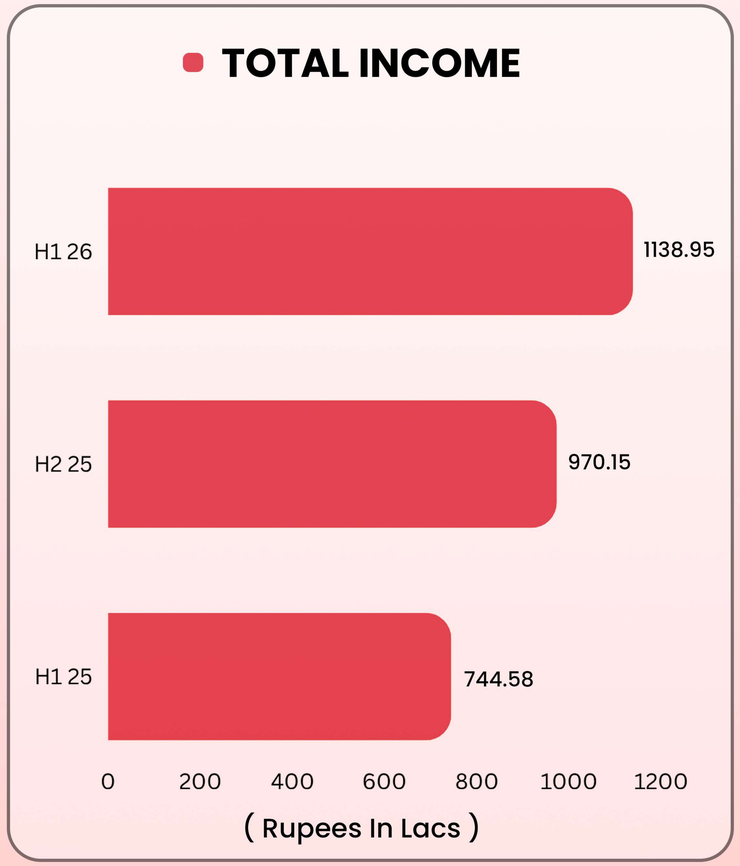
jmj Fintech Ltd.

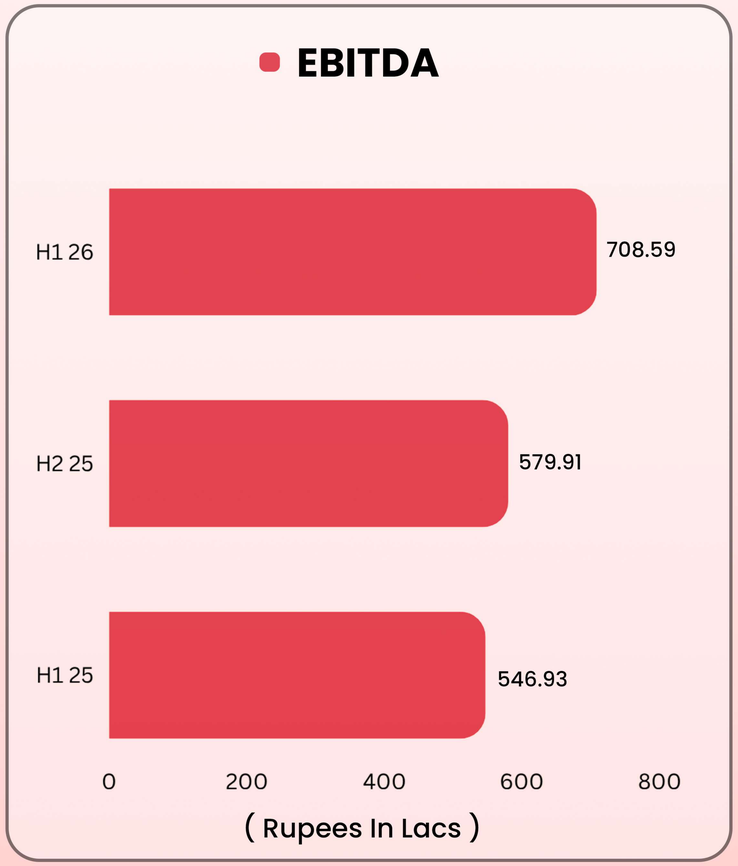
(₹ In Lakhs)

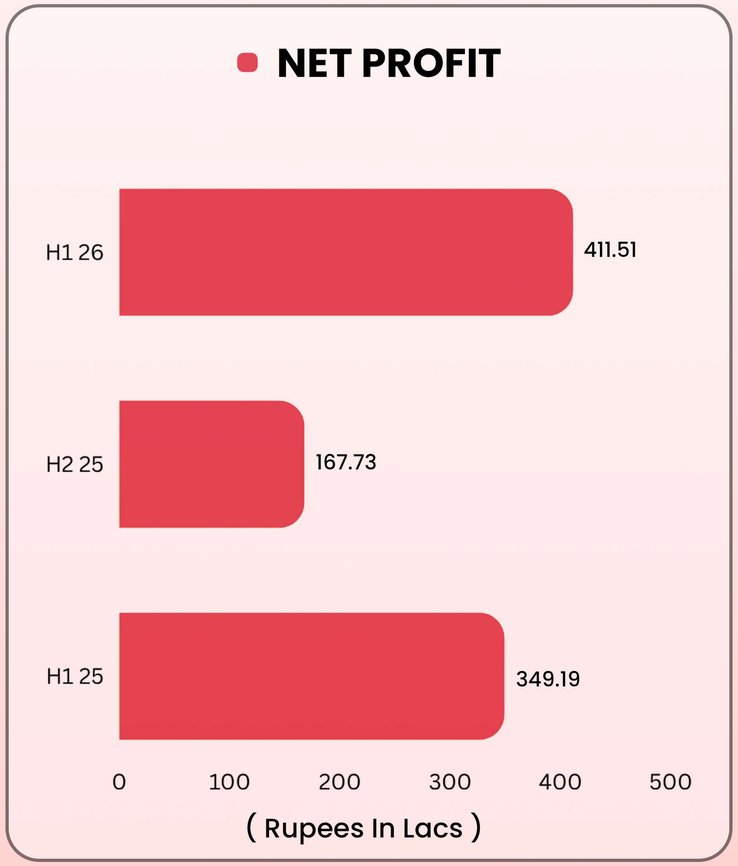
Particulars	Q2 FY 26	Q1 FY 26	Q4 FY 25	Q3 FY 25
Revenue from Operations				
Interest Income	627.52	507.18	610.71	357.73
Other Income	3.71	0.55	-	1.71
Total Income	631.22	507.73	610.71	359.44
Expenses				
Changes in Inventories of Finished Goods	-	-	-	-
Finance Cost	77.63	69.42	51.17	35.88
Employee Benefits Expenses	155.97	171.00	147.03	91.69
Depreciation & Amortization Expense	6.85	6.11	7.38	7.00
Administrative Expenses	37.17	73.65	101.51	51.38
Provision for NPA	-35.32	27.90	-29.30	27.93
Total Expenses	242.30	348.08	277.79	213.88
Profit Before Tax	**388.93**	**159.65**	**332.92**	**145.56**
Current Tax	91.84	45.22	78.64	41.15
Deferred Tax Asset(Net)	-	-	-0.98	2.83
Excess Provision for Tax Written Back	-	-	-	-
Provision for RBI Standard Reserve @ 20% on PBT	-	-	189.11	-
Profit for the Period	**297.08**	**114.43**	**66.15**	**101.58**

FINANCIAL OVERVIEW

KEY FINANCIAL HIGHLIGHTS - HALF-YEARLY







YEARLY RESULTS OF JMJ FINTECH LIMITED

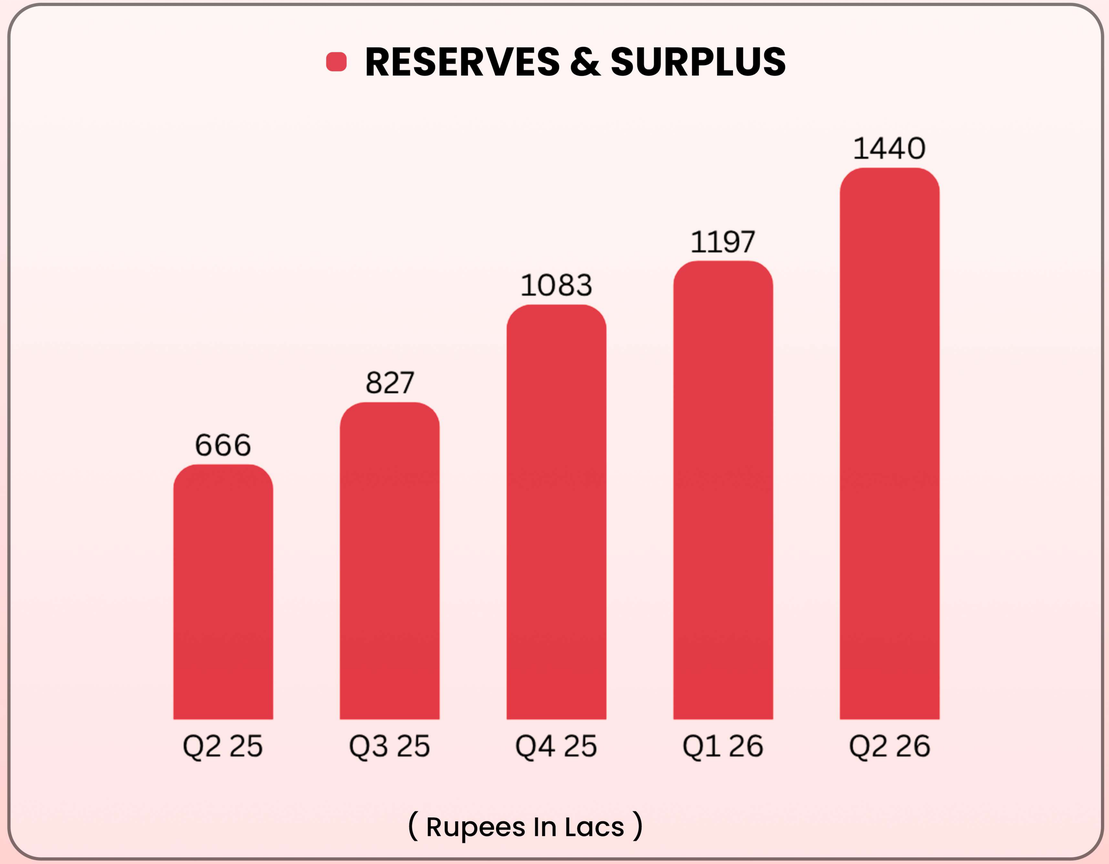
jmj Fintech Ltd.

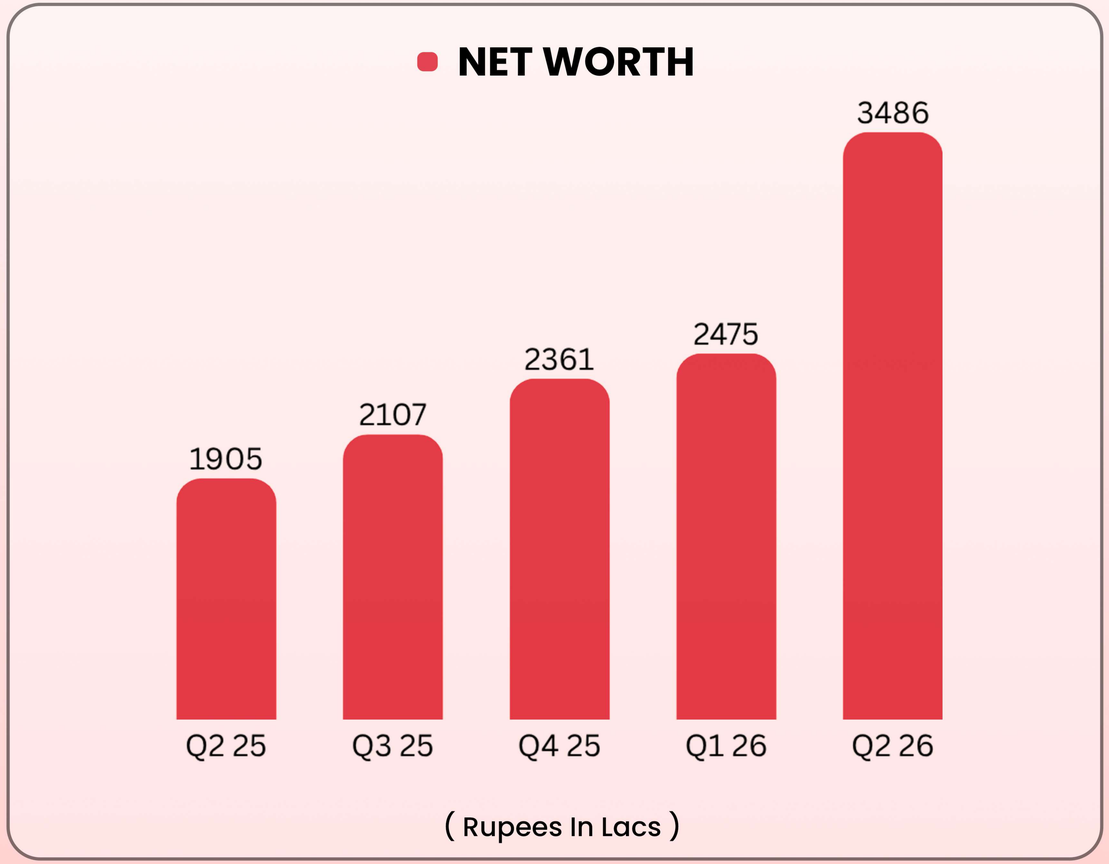
(₹ In Lakhs)

Particulars	FY 2026 (Upto Q2)	FY 2025	FY 2024	FY 2023
Revenue from Operations				
Interest Income	1134.70	1711.71	746.42	125.51
Sale of Securities	-	-	-	255.41
Other Income	4.26	3.01	0.34	1.37
Total Income	1138.95	1714.72	746.75	382.29
Expenses				
Finance Costs	147.05	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	326.97	342.61	137.13	65.13
Depreciation & Amortisation Expense	12.96	23.81	18.23	210.56
Other Expenses	103.40	245.28	120.22	35.82
Total Expenses	590.38	769.16	360.58	356.1
Profit Before Exceptional and Extraordinary Items and Taxes	548.58	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)	548.58	945.56	385.76	98.36
Current Tax	137.06	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
Profit for the Period	411.51	516.91	213.78	83.11

FINANCIAL OVERVIEW

KEY FINANCIAL HIGHLIGHTS – QUARTERLY





BALANCE SHEET

jmj Fintech Ltd.

(₹ In Lakhs)

Particulars	FY 2026(As On 30-09-25)	FY 2025	FY 2024	FY 2023
LIABILITIES AND EQUITY LIABILITIES				
Financial Liabilities				
Trade Payables	7.92	22.62	14.54	9.21
Other Payables	144.54	60.16	30.90	-
Subordinated Debts	2604.60	2006.70	1035.70	299.10
Borrowings	-	100.00	-	-
Sub-Total	2757.05	2,189.48	1,081.14	308.31
Non-Financial Liabilities				
Current Tax Liabilities (Net)	10.75	5.26	2.01	1.08
Provisions	384.44	247.85	104.64	4.88
Deferred Tax Liabilities (Net)	-	-	-	0.64
Other Non-Financial Liabilities	19.73	-	-	-
Sub-Total	414.92	253.11	106.65	6.60
Equity				
Equity Share Capital	2048.00	1,280.00	1,240.00	1,240.00
Other Equity	1439.93	1,082.75	316.72	25.79
Sub-Total	3487.93	2,362.75	1,556.72	1,265.79
TOTAL EQUITY AND LIABILITIES	**6659.91**	**4,805.34**	**2,744.51**	**1,580.70**

BALANCE SHEET

jmj Fintech Ltd.

(₹ In Lakhs)

Particulars	FY 2026(As On 30-09-2025)	FY 2025	FY 2024	FY 2023
ASSETS				
Financial Assets				
Cash and Cash Equivalents	1321.33	191.59	5.15	123.46
Bank Balance other than above	650.73	-	-	35.45
Other Receivables	0.38	0.35	-	-
Deposits	38.36	38.32	21.82	-
Loans and Advances	4226.33	4,256.95	2,519.79	1,363.76
Other Financial Assets	49.52	18.68	14.50	-
Sub-Total	6286.64	4,505.89	2,561.26	1,522.67
Non- Financial Assets				
Current Tax Assets (Net)	-	-	-	23.12
Deferred Tax Assets	1.81	1.81	0.83	-
Property, Plant & Equipment	61.59	62.36	44.76	28.80
Other Intangible Assets	23.76	23.06	12.94	6.12
Other Non- Financial Assets	286.10	212.22	124.73	-
Sub-Total	373.27	299.45	183.25	58.03
TOTAL ASSETS	**6659.91**	**4,805.34**	**2,744.51**	**1,580.70**

KEY FINANCIAL RATIOS

jmj Fintech Ltd.

	FY 2026(Up To 30-09-2025)	FY 2025	FY 2024	FY 2023
PER SHARE RATIOS				
Basic EPS (Rs.)	2.02	3.33	1.72	0.67
Diluted EPS (Rs.)	1.69	2.77	1.72	0.67
Book Value (Rs.)	10.64/3.19	18.46	12.55	10.2
Revenue from Operations/share	5.56	13.4	6.02	3.08
EBITDA	3.46	8.8	3.94	0.28
PROFITABILITY RATIOS				
EBITDA Margin (%)	62.21%	65.72%	65.42%	9.08%
EBIT Margin (%)	61.08%	64.33%	63.09%	8.54%
Net Profit Margin (%)	36.13%	30.15%	28.62%	21.74%
Return on Networth	11.80%	21.88%	13.73%	6.50%
Return on Capital Employed	10.74%	24.68%	18.17%	2.09%
Return on Asset	7.18%	13.69%	9.89%	6.02%
Total Debt/Equity	.75	.89	.76	.25
Asset Turnover Ratio	26.95%	40.28%	34.57%	27.70%
COVERAGE RATIOS				
Interest Coverage Ratio(Before Tax)	4.73	7.16	5.54	5.05

MANAGEMENT'S STRATEGIC INTERPRETATION

jmj Fintech Ltd.

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

jmj Fintech Ltd.

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.

jmj Fintech Ltd.

KERALA | TAMIL NADU | KARNATAKA
PUDUCHERRY | MAHARASHTRA

NBFC listed at Bombay Stock Exchange

Registered Office

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