

(Formerly known as Meenakshi Enterprises Limited)
A NBFC listed at Bombay Stock Exchange

#### 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

15-11-2025

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

Dear Sir/Madam,

Scrip Code: 538834

Subject: Submission of Investor Presentation for Quarter 2 (FY 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 September 30, 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 COMPANY SECRETARY & COMPLIANCE OFFICER Membership No: A69509



### JMJ FINTECH LIMITED

INVESTOR PRESENTATION Q2 FY 2025-26



CIN: L51102TZ1982PLC029253

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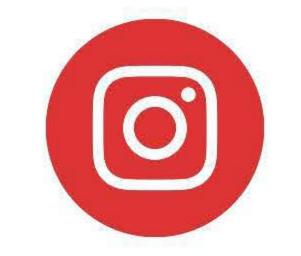
Learn More

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 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



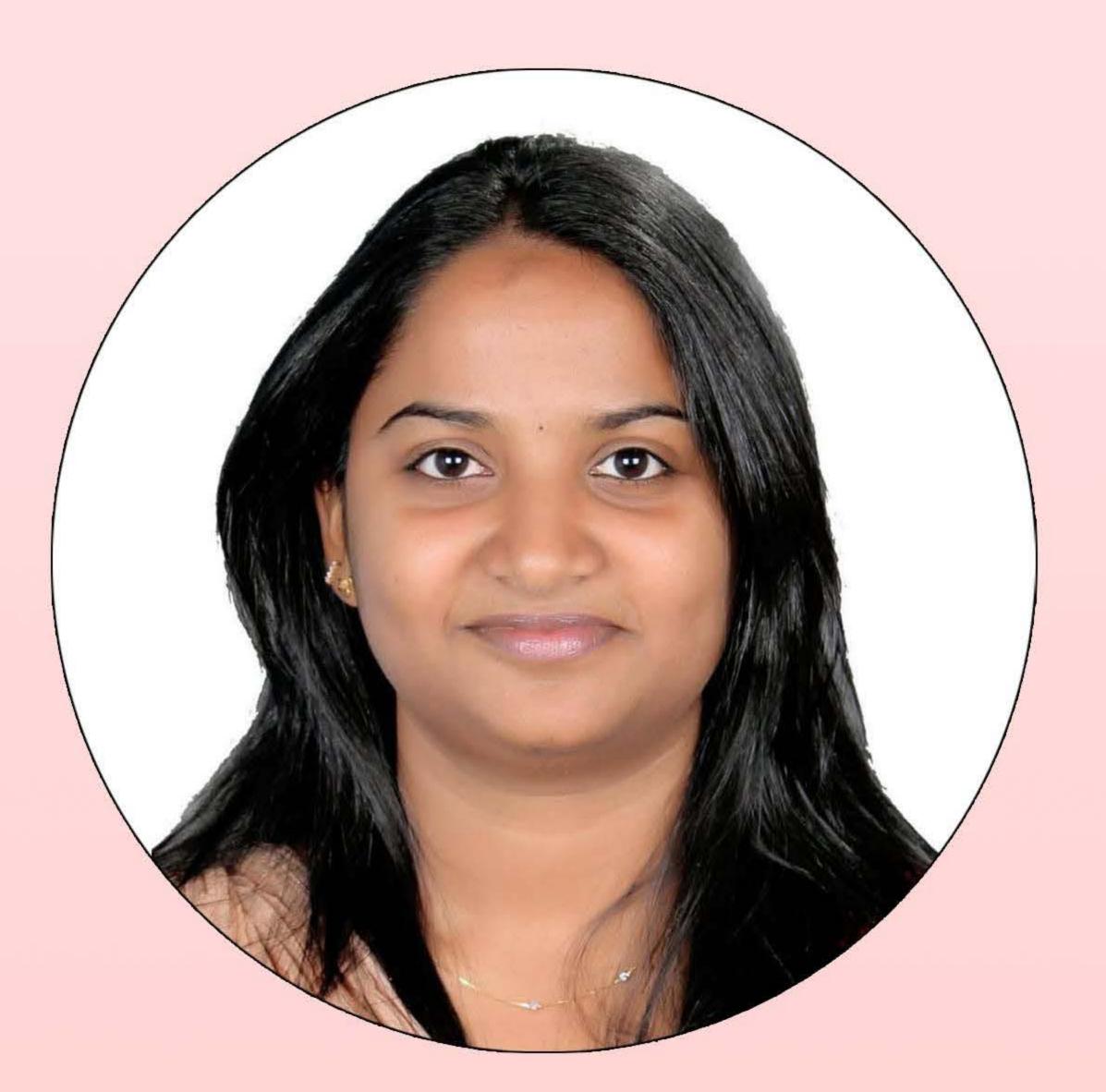
Mr. Joju Madathumpady Johny
Managing Director



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



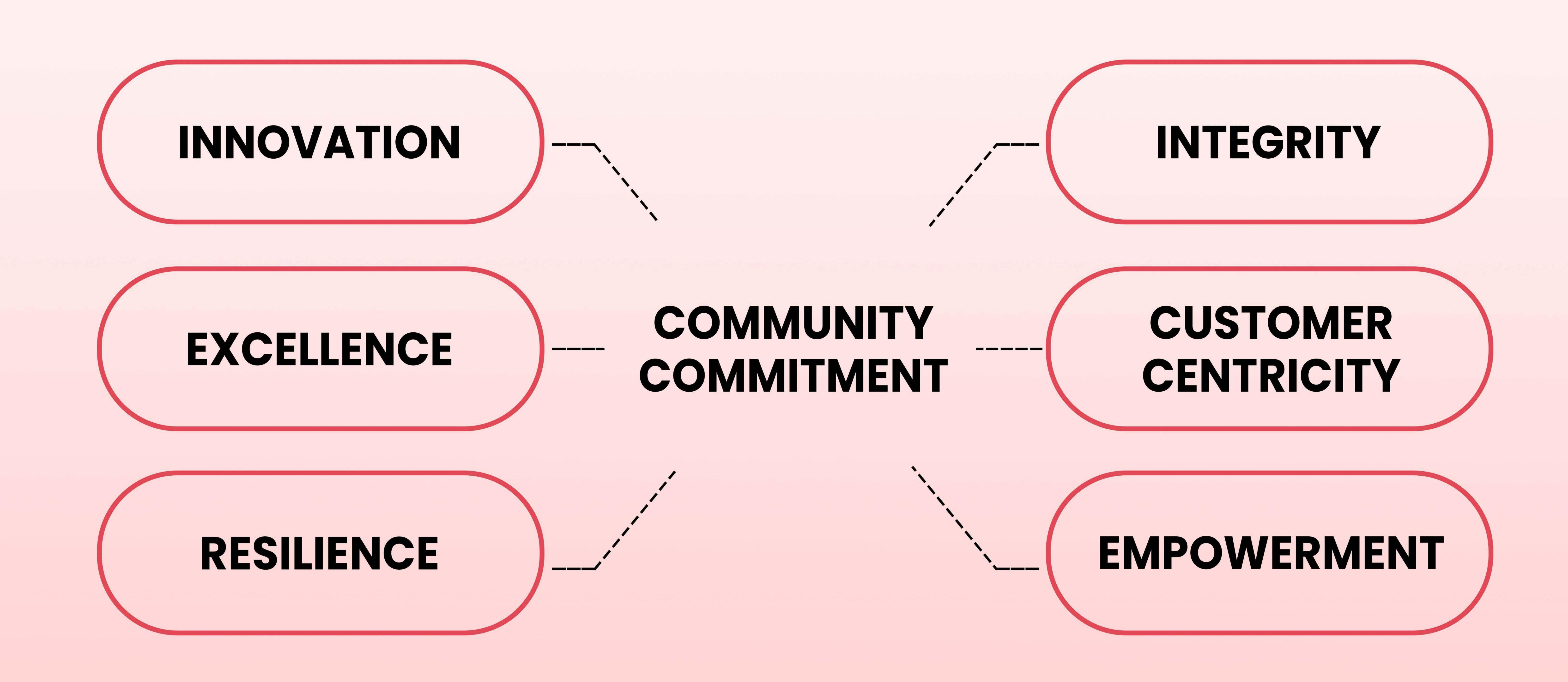
CS. Vidya Damodaran
Company Secretary & Compliance Officer



Mr. Justin Thomas O
Chief Financial Officer

### OUR CORE VALUES





#### JMJ FINTECH LIMITED AT A GLANCE

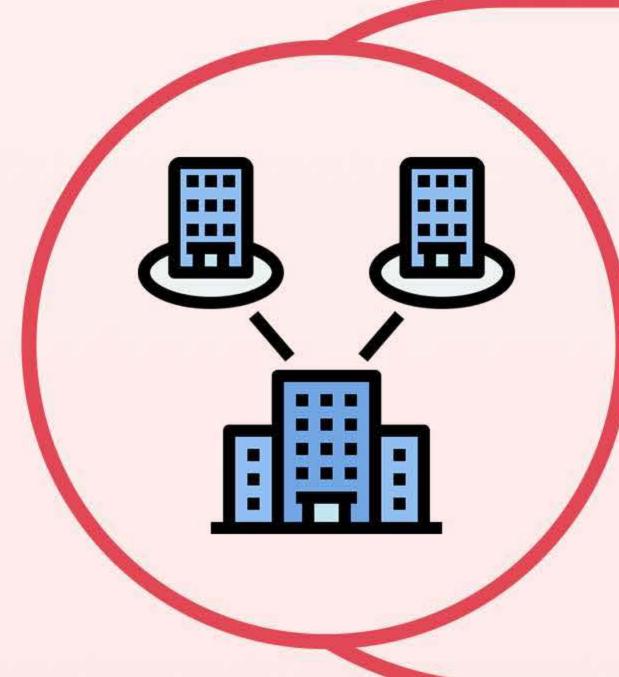




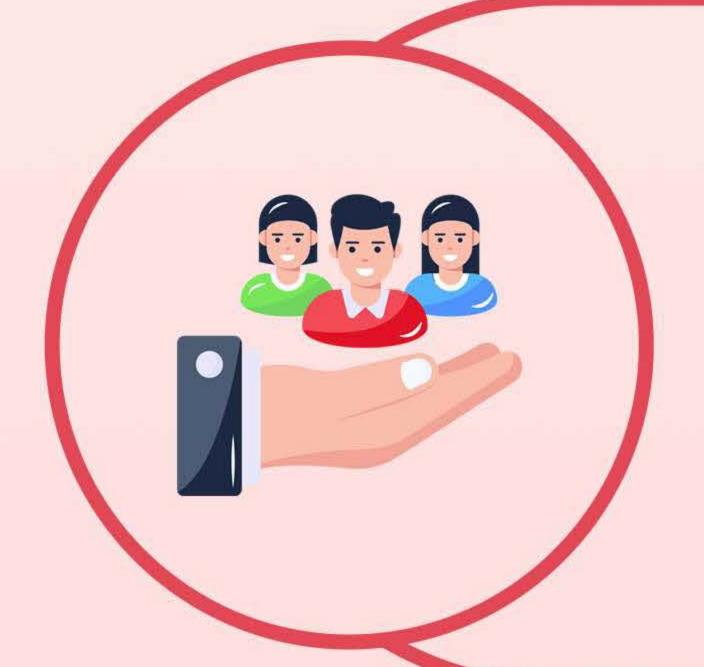
43+ Years of Excellence



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



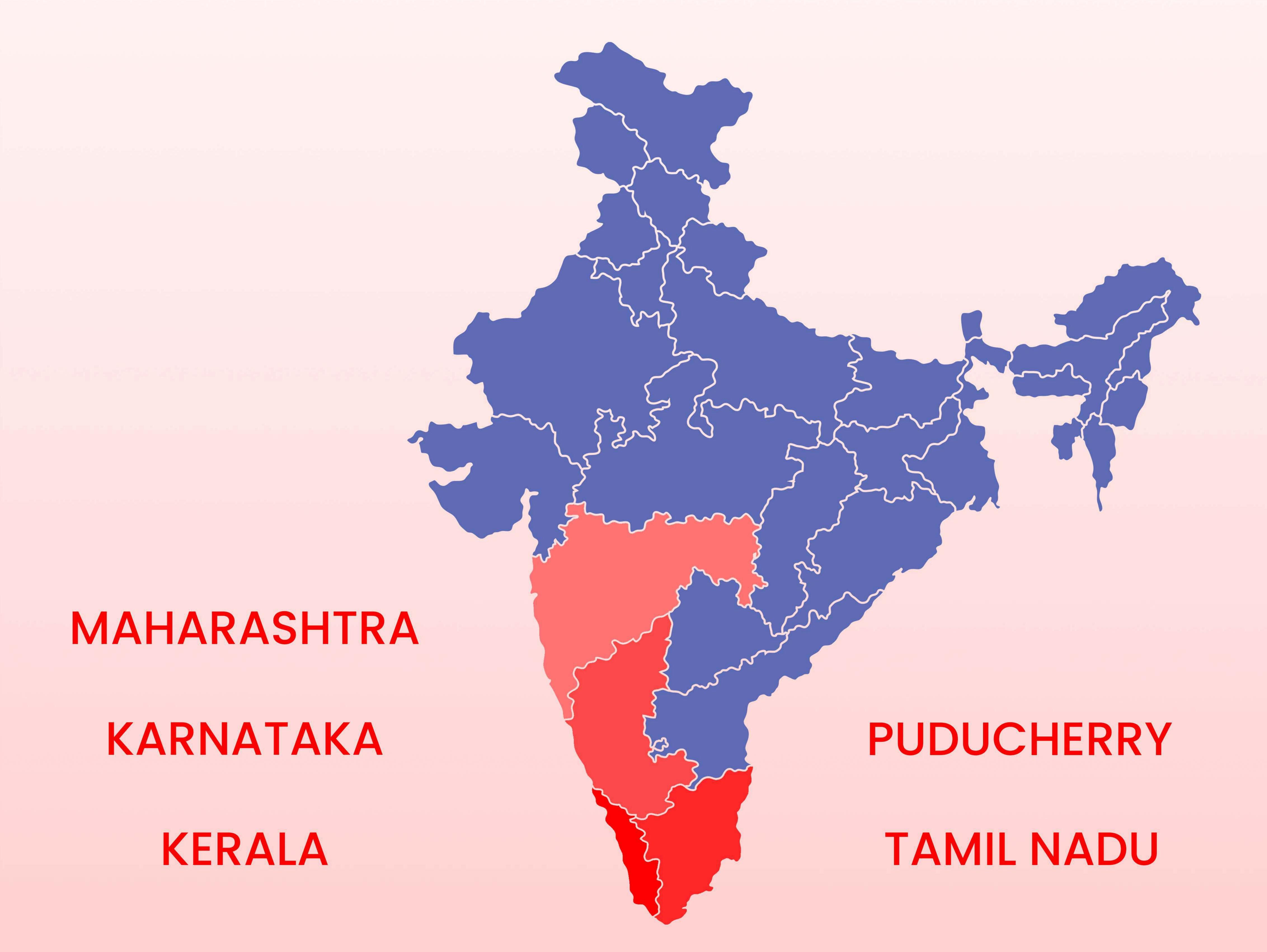
EBITDA FY26 -H1 Rs. 708.59 Lakhs



Reserves & Surplus FY26 - Rs. 1439.93 Lakhs

### GEOGRAPHICAL PRESENCE





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

TERMLOAN

CORPORATE LOAN

BUSINESS LOAN

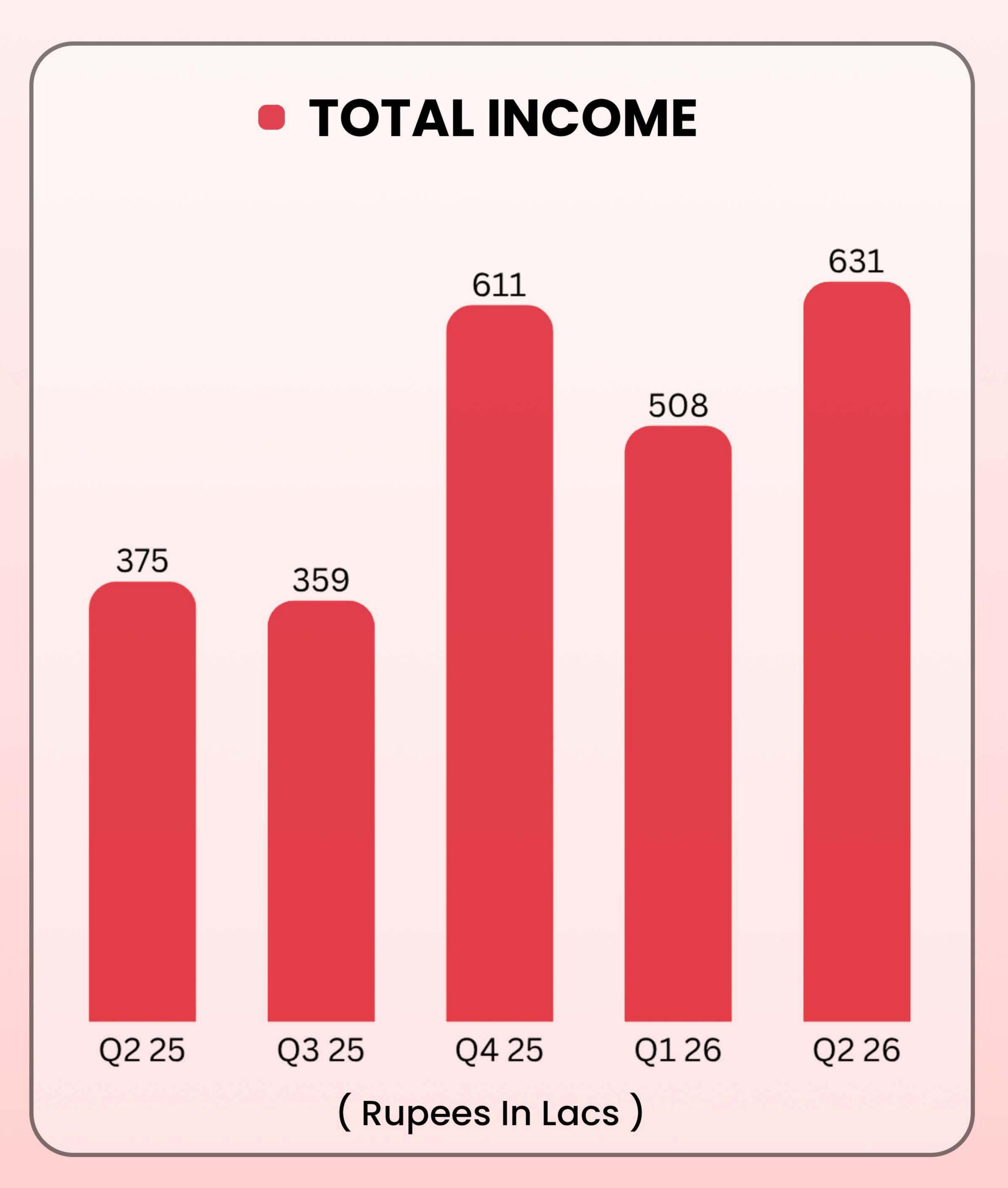
GOLD LOAN

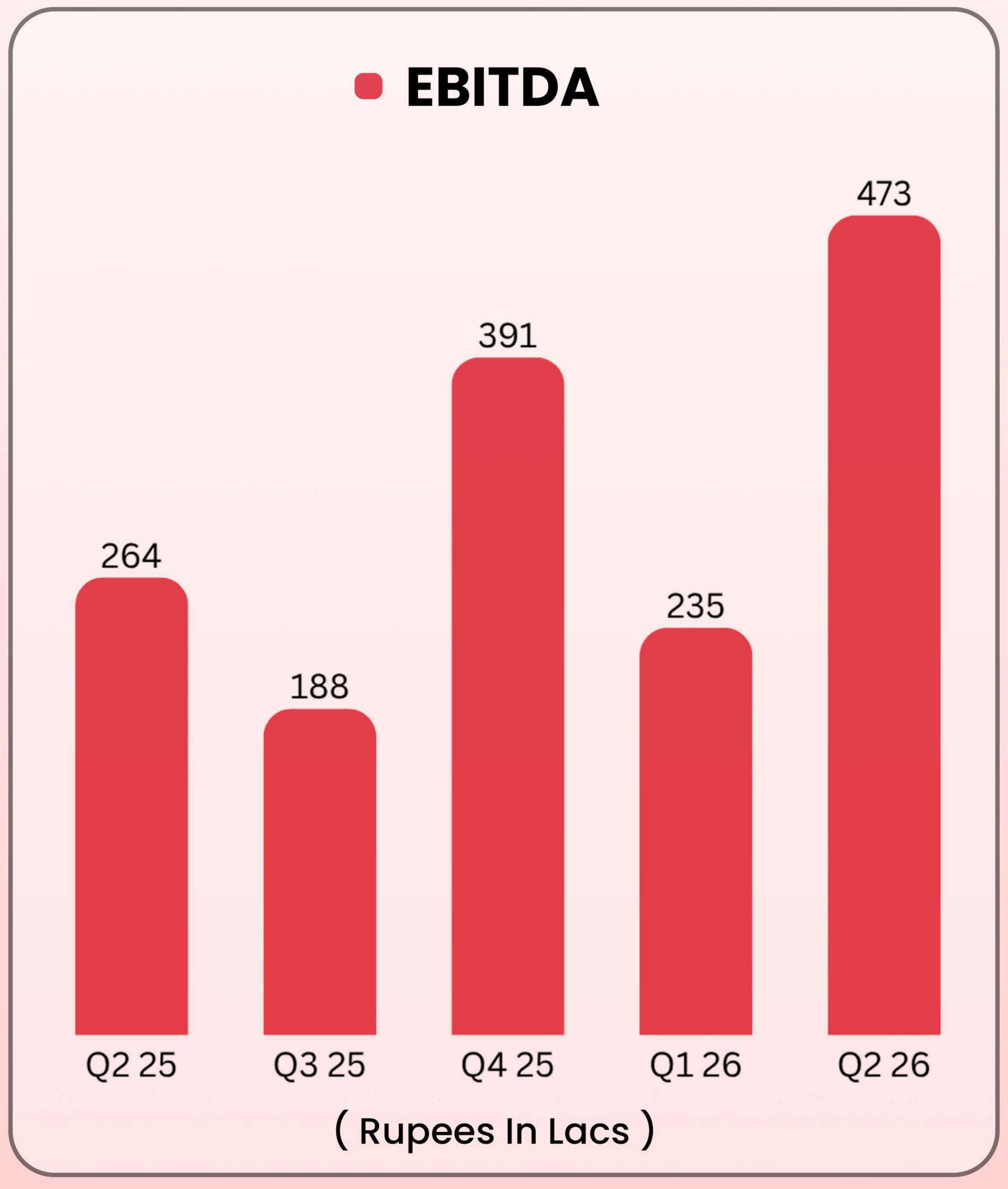
PROPERTY LOAN

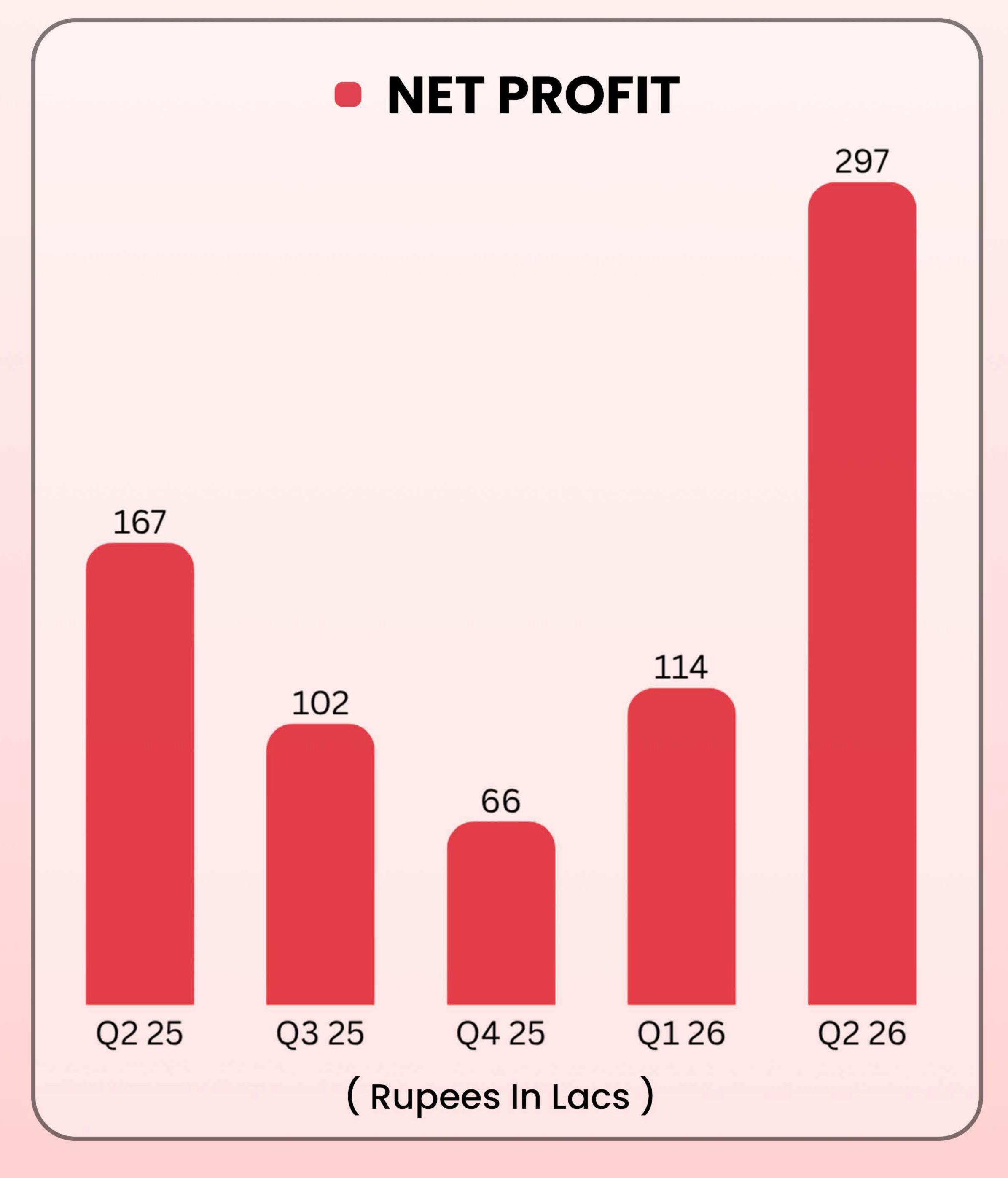


#### jmj Fintech Ltd.

#### KEY FINANCIAL HIGHLIGHTS – QUARTERLY







## PROFIT AND LOSS STATEMENT



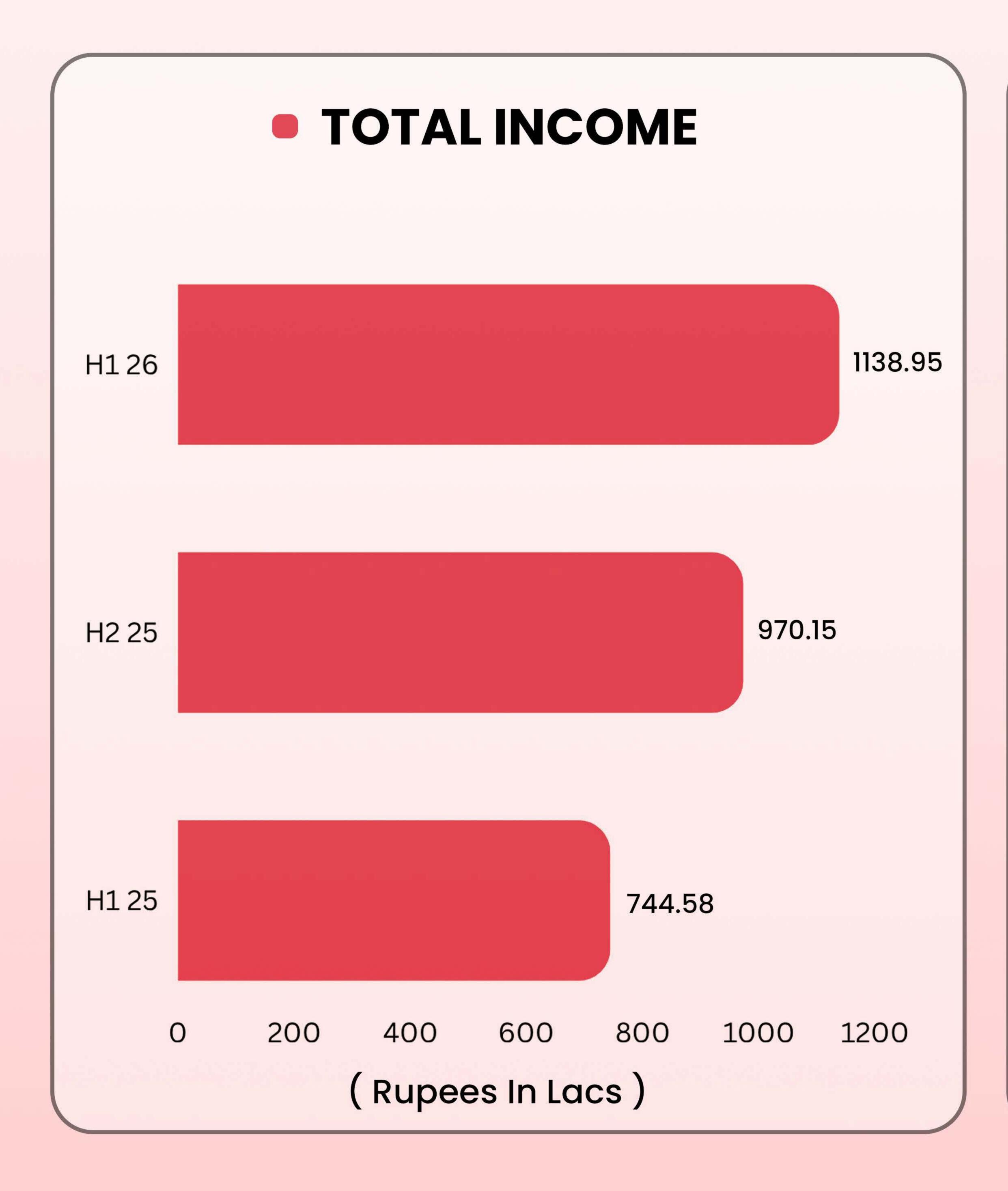
(₹ In Lakhs)

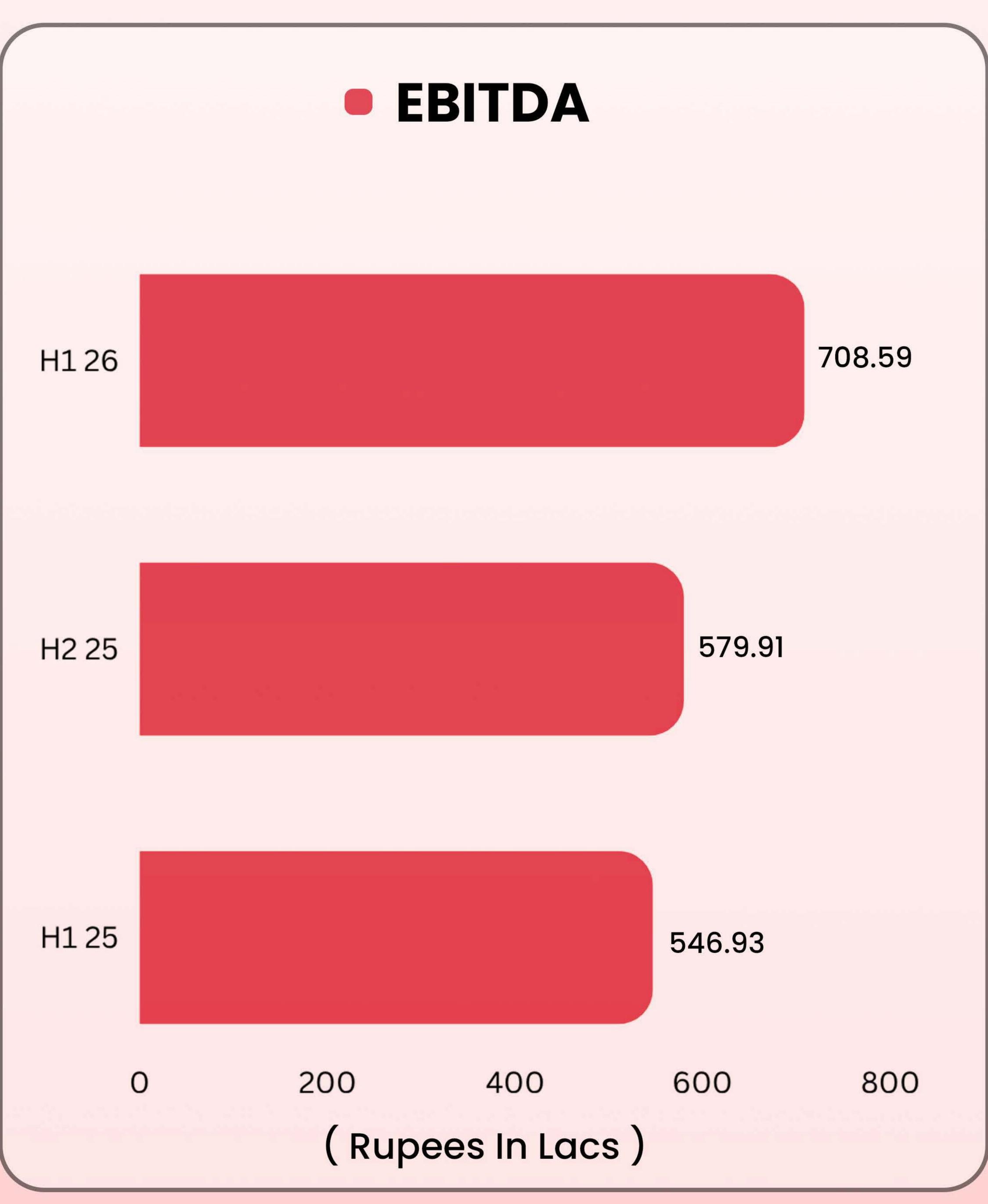
Particulars	Q2 FY 26	Q1 FY 26	Q4 FY 25	Q3 FY 25
Revenue from Operations				
Interest Income	627.52	507.18	610.71	357.73
Other Income	3.71	0.55		1.71
Total Income	631.22	507.73	610.71	359.44
Expenses				
Changes in Inventories of Finished Goods	_	<b>-</b>	-	
Finance Cost	77.63	69.42	51.17	35.88
Employee 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

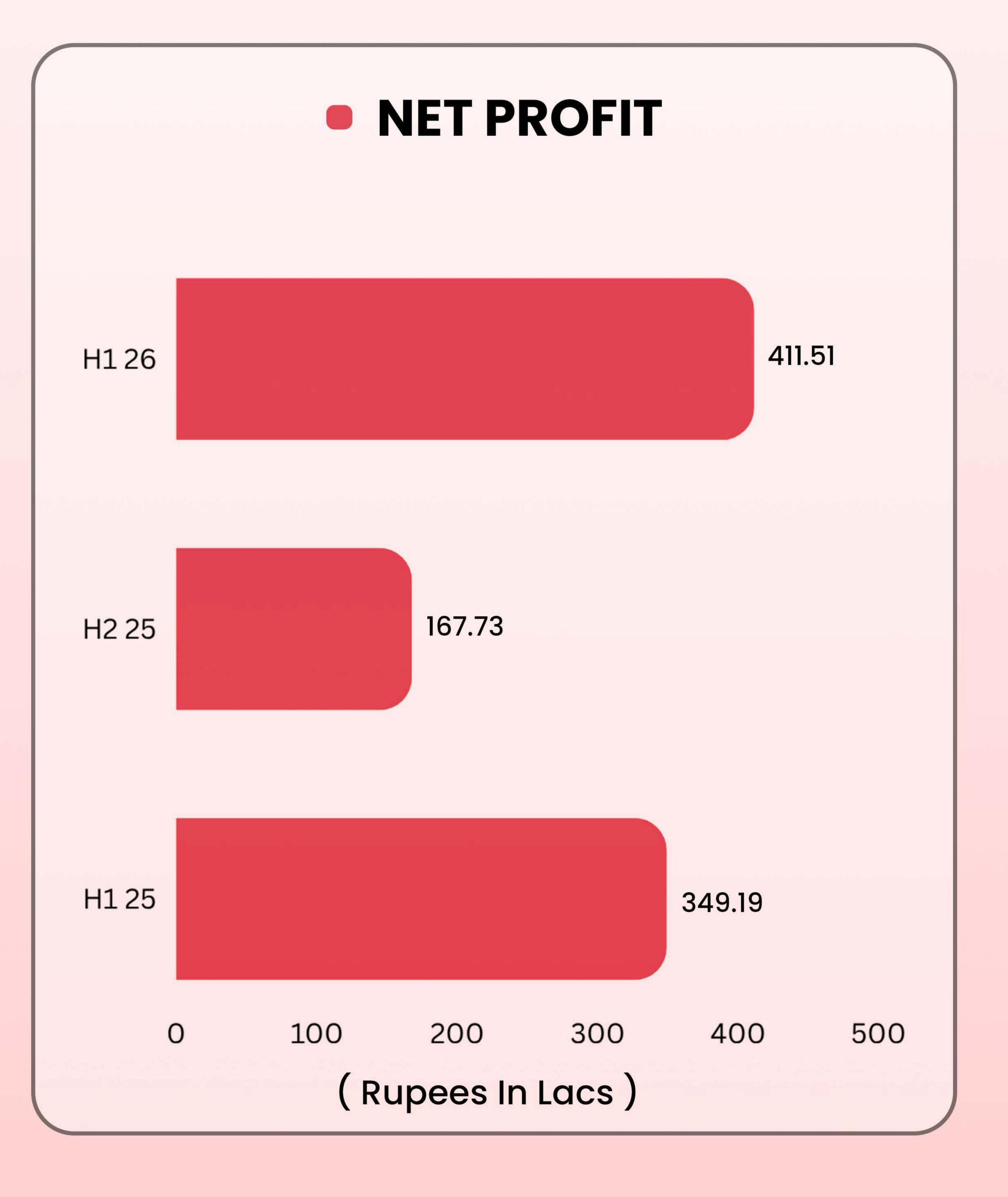




#### KEY FINANCIAL HIGHLIGHTS - HALF-YEARLY







## YEARLY RESULTS OF JMJ FINTECH LIMITED Fintech Ltd.

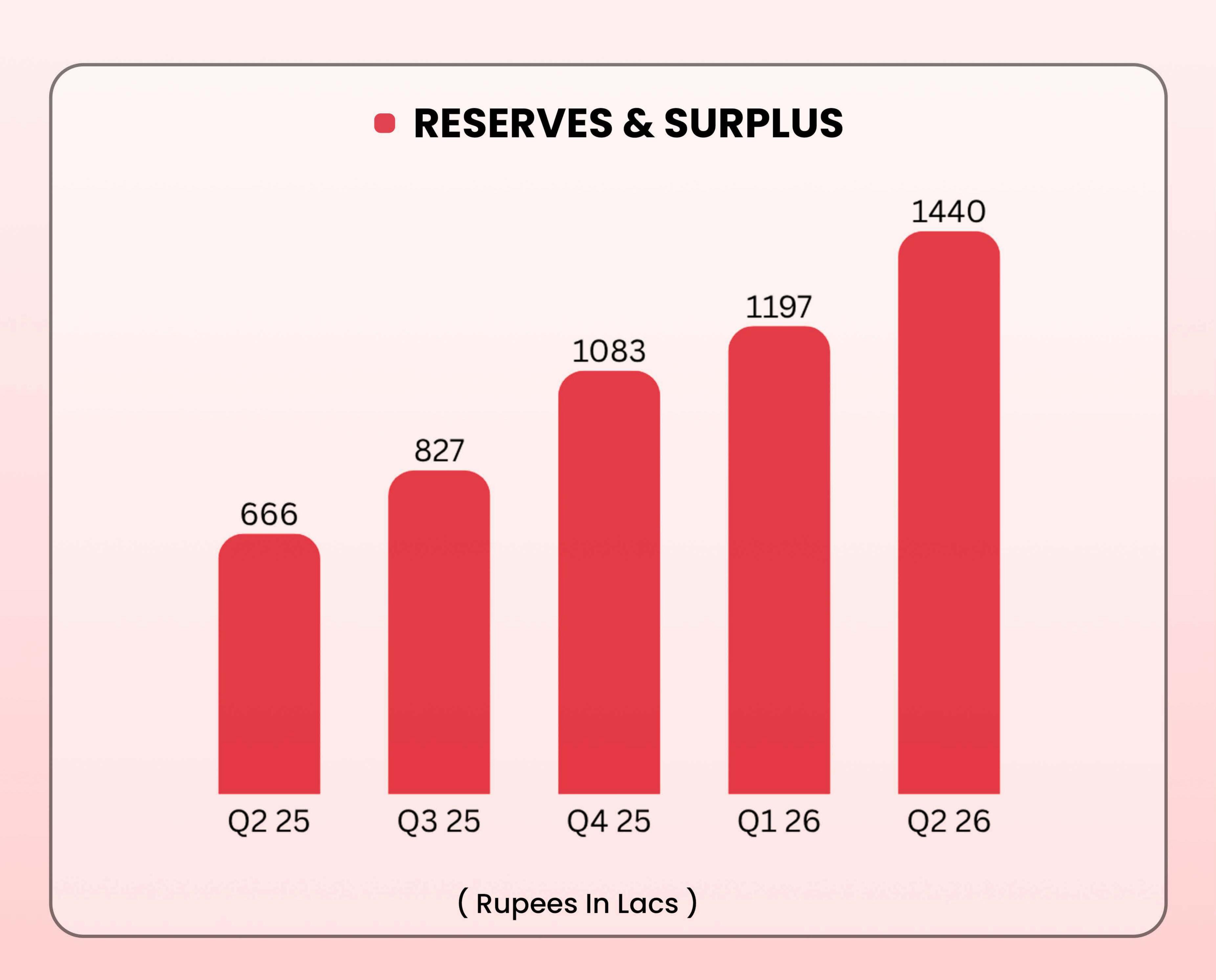


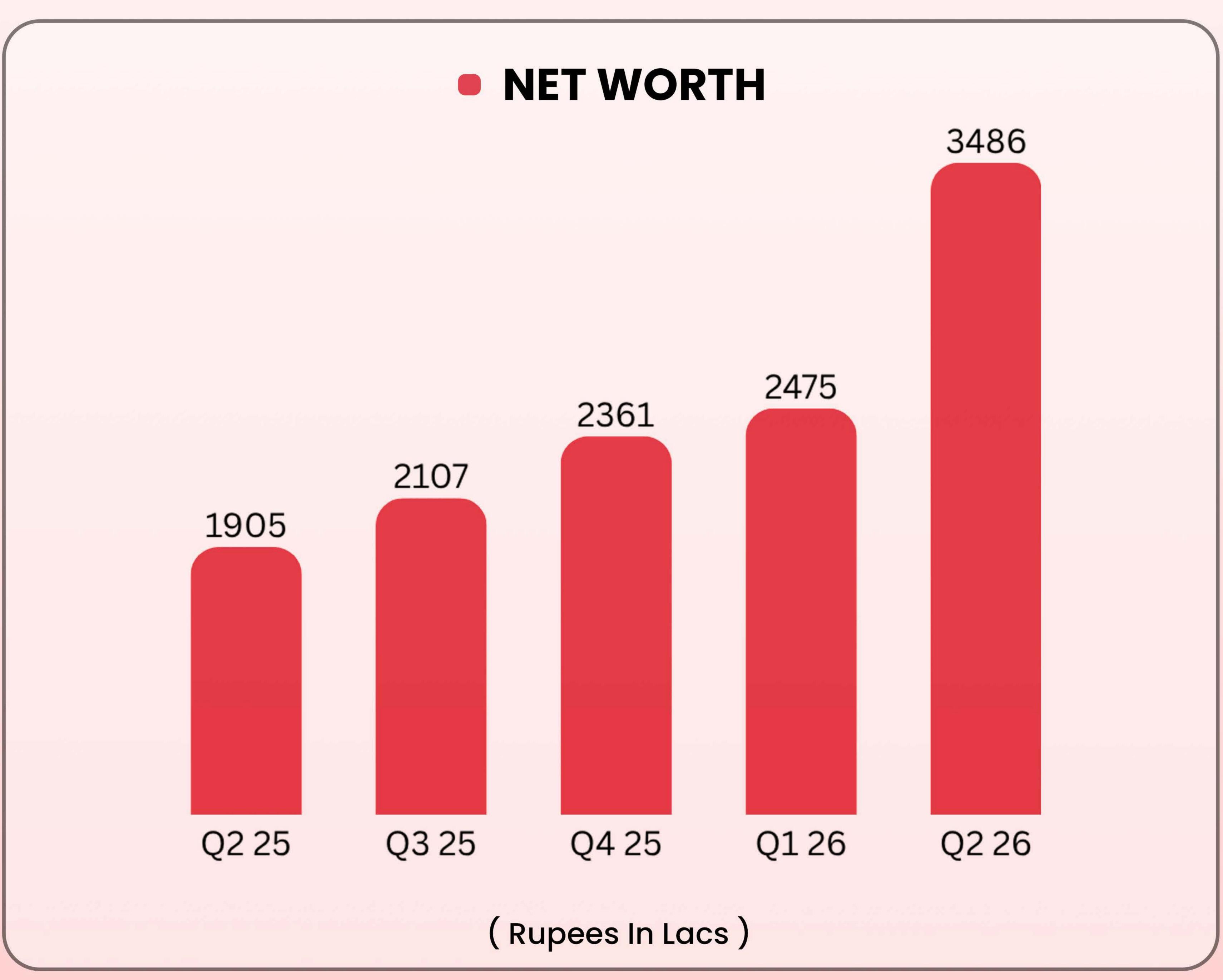
				(UIII LAKIIU)
Particulars	FY 2026 (Upto Q2)	FY 2025	FY 2024	FY 2023
Revenue from Operations				
Interest Income	1134.70	1711.71	746.42	125.5
Sale of Securities				255.4
Other Income	4.26	3.01	0.34	1.37
Total Income	1138.95	1714.72	746.75	382.29
Expenses				
Finance Costs	147.05	157.46	85	6.46
Purchase of Stock in Trade				216.2
Change in Inventories of Finished Goods, Stock-in-Trade, WIP				30.4
Employee Benefit Expense	326.97	342.61	137.13	65.13
Depreciation & Amortisation Expense	12.96	23.81	18.23	210.5
Other Expenses	103.40	245.28	120.22	35.8
Total Expenses	590.38	769.16	360.58	356
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	-72.1
NPA Provision Reversed			-5.01	? <del>-</del>
Profit Before Tax (PBT)	548.58	945.56	385.76	98.3
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	19.6
Profit for the Period	411.51	516.91	213.78	83.1



#### jmj Fintech Ltd.

#### KEY FINANCIAL HIGHLIGHTS – QUARTERLY





## BALANCE SHEET



(₹ 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



₹ 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



	EV 2026(11 = 00 00 000E)	EV 2025	FY 2024	
	FY 2026(Up To 30-09-2025)	FY 2025	FYZUZ4	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

#### 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

#### NBFC listed at Bombay Stock Exchange

#### 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

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Thrissur, Kerala, India -680 001

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