A BSE Listed Non-Banking Financial Company

JMJ FINTECH LIMITED

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

03rd November 2026

To,
Department of Corporate Services
BSE Limited, 25th Floor,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001

Scrip Code: BSE: 538834

Sub: Outcome of the Board Meeting held on Tuesday, November 03, 2026

Ref: Regulation 30 and Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

Pursuant to Regulation 30, Regulation 33, and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we hereby inform you that the Board of Directors of JMJ FINTECH LIMITED at its meeting held today, Tuesday, November 03, 2026, commenced at 04:00 PM and concluded at 05.00 PM, has inter-alia considered and approved the following:

1. Unaudited Financial Results for the Quarter and Half Year ended September 30, 2026:

Approved the Unaudited Standalone Financial Results of the Company for the second quarter and half year ended September 30, 2026, together with the Statement of Assets and Liabilities, Cash Flow Statement, and the Limited Review Report issued by the Statutory Auditors of the Company. (A copy of the Unaudited Financial Results along with the Limited Review Report is enclosed herewith).

2. Statement of Deviation(s) or Variation(s) under Regulation 32:

Took note of the Statement of Deviation(s) or Variation(s) under Regulation 32 of the Listing Regulations for the quarter and half year ended September 30, 2026, confirming NIL deviation or variation in the utilization of proceeds of funds raised through Rights Issue.

3. Related Party Transactions: Approved and ratified the Related Party Transactions entered into by the Company during the second quarter and half year ended September 30, 2026, as reviewed and recommended by the Audit Committee.



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4. Appointment of Chief Business Officer (CBO) / Senior Management Personnel:

Approved the appointment of Mr. Ankit Sundriyal as the Chief Business Officer (CBO), designated as Senior Management Personnel of the Company, with effect from November 16, 2026.

The requisite disclosures as required under Regulation 30 of the Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, regarding the appointment of Senior Management Personnel, are enclosed herewith as Annexure I.

The above information is also available on the website of the Company at https://jmjfintechltd.com/.

Kindly take the above information on record.

Thanking You,
Yours faithfully,
For JMJ FINTECH LIMITED

VIDYA DAMODARAN

Digitally signed by VIDYA DAMODARAN
Date: 2026.11.03 17:48:45 +05'30'

JMJ FINTECH LIMITED

VIDYA DAMODARAN
COMPANY SECRETARY & COMPLIANCE OFFICER
Membership No: A69509

Encl: As above

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ANNEXURE I

Disclosures under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 (Appointment of Senior Management Personnel)

Sr. No.	Particulars	Details
1.	**Name of Person**	Mr. Ankit Sundriyal
2.	**Designation**	Chief Business Officer (CBO) / Senior Management Personnel
3.	**Reason for Change**	Appointment as Chief Business Officer (CBO)
4.	**Date of Appointment & Term of Appointment**	With effect from November 16, 2026. Appointed as full-time Senior Management Personnel on terms as mutually agreed.
5.	**Remuneration / CTC**	As approved by the Board from time to time.
6.	**Brief Profile**	Mr. Ankit Sundriyal holds an MBA in Operations from MDI Gurgaon (2015) and a B.Tech in Electronics & Telecommunication Engineering (2008). Certifications: • Project Management Professional (PMP) • Six Sigma Black Belt (SSBB) - ASQ • PRMIA Operational Risk Professional • IRDA Certified Principal Officer Professional Experience: He possesses over 16 years of extensive leadership experience across NBFCs, Fintechs, and financial services in scaling digital lending partnerships, co-lending ecosystems, financial operations, risk governance, and portfolio management.

JMJ FINTECH LIMITED

		Previous Assignments: • VP – Partnerships at Vivifi India Finance • Head – Co-lending Partnerships & Operations at EarlySalary • GM – Digital Business Lending at Cars24 Financial Services • AVP – Co-lending & Operations at ZipLoan • Sr. Manager – Operations at Hero FinCorp Ltd. • Assistant Manager at Larsen & Toubro Ltd.
7.	**Disclosure of Relationships Between Directors**	Mr. Ankit Sundriyal is not related to any Director or Key Managerial Personnel of the Company.

JMJ FINTECH LIMITED

INDEPENDENT AUDITOR'S REVIEW REPORT ON UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026 PURSUANT TO REGULATION 33 OF SECURITIES AND EXCHANGE BOARD OF INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED

Review Report
To the Members of
JMJ FINTECH LIMITED.

1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of **JMJ FINTECH LIMITED** (the "Company"), for the quarter and half year ended September 30, 2026 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India (ICAI). A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Mahesh C. Solanki & Co
Firm Registration Number: 006228C
Chartered Accountants





CA Rakesh Kumar
Member No. 242913
UDIN: 26242913MOBIID7704

Place: Chennai
Date: 03.11.2026

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

Regd. Office:Shop No 3,1st Floor, Adhi Vinayaka Complex,No 3 Bus Stand,
Gopalasamy Temple Street,Ganapathy, Coimbatore,Tamilnadu -641006

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

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER, 2026

Rs. In Lacs

S. No.	Particulars	Quarter Ended			Half year ended		Year ended
		30.09.2026 Unaudited	30.06.2026 Unaudited	30.09.2025 Unaudited	30.09.2026 Unaudited	30.09.2025 Unaudited	31.03.2026 Audited
I	**Revenue from Operation**						
	Interest Income	465.86	532.43	627.52	998.29	1,134.70	2,159.61
	Fees Income	9.75	2.95	-	12.70	-	22.38
II	**Other Income**	0.73	1.10	3.71	1.83	4.26	17.39
III	**Total Income from Operations (Net)**	**476.33**	**536.48**	**631.23**	**1,012.81**	**1,138.95**	**2,199.38**
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	101.08	96.34	77.63	197.42	147.05	323.16
e.	Employee benefits expenses	93.97	89.22	155.97	183.19	326.97	546.38
f.	Depreciation & Amortisation Expense	6.17	5.61	6.85	11.78	12.96	27.52
g	**Other Expenses**						
i	Administrative Expenses	83.63	81.93	37.17	165.56	110.82	277.66
ii	Impairments of Financial Instruments	-1.13	(0.46)	(35.32)	-1.59	(7.42)	1.07
h.	**Total Expenses**	**283.71**	**272.64**	**242.30**	**556.35**	**590.38**	**1,175.79**
V	Profit before Exceptional and Extra ordinary items and Tax (III-IV)	**192.62**	**263.84**	**388.93**	**456.46**	**548.58**	**1,023.59**
VI	Exceptional items	-	-	-	-	-	-
VII	**Profit before Extraordinary items and Tax (V-VI)**	**192.62**	**263.84**	**388.93**	**456.46**	**548.58**	**1,023.59**
VIII	Extraordinary Item	-	-	-	-	-	-
IX	**Profit Before Tax(VII-VIII)**	**192.62**	**263.84**	**388.93**	**456.46**	**548.58**	**1,023.59**
X	**Tax expense**		-				
a.	Current Tax	48.52	66.46	91.84	114.98	137.06	256.20
b	Tax Relating to Earlier Year	-	-	-	-	-	7.61
c	Deferred Tax	-	-	-	-	-	-0.05
d	Excess Provision for Tax Written Back	-	-	-	-		-

MAHESH C. SOLANKI & CO. Chennai 600 006 Chartered Accountants

JMJ FINTECH LIMITED

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STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER, 2026

Rs. In Lacs

e	Provision for RBI Standard Reserve @20% on PBT	-	-	-	-	-	-
XI	**Profit/(Loss) for the period from Continuing Operations(IX-X)**	**144.10**	**197.38**	**297.08**	**341.48**	**411.51**	**759.83**
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)**	**144.10**	**197.38**	**297.08**	**341.48**	**411.51**	**759.83**
XVI	Earning Per Share of Rs. 10/- each (not annualized)						
	a) Basic	0.38	0.52	2.19	0.91	2.02	2.04
	b) Diluted	0.38	0.52	1.41	0.91	1.69	1.83

NOTES:

1. 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, gudieline 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 recongnised accounting practices generally accepted in India.

2. Above results were reviewed by Audit Committee and approved by the Board of Directors in their Board Meeting held on 03rd November, 2026

3. The figures for the previous periods/ year have been regrouped/ rearranged wherever necesssary to comform to the current period presentation. There are no significant regrouping/ reclassification for the quarter under report.

4. The Statutory Auditors of the company have carried out the Limited Review of the above quarterly financial results.

5. 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.

6.On November 21, 2025, the Government of India notified four Labour Codes, namely the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020, consolidating 29 existing labour laws (collectively referred to as the "New Labour Codes").The Company has evaluated the provisions of the New Labour Codes and assessed their impact on its financial statements. Based on this assessment, the Company's existing wage structure is in compliance with the applicable requirements of the New Labour Codes and, accordingly, no material financial impact is expected on the financial statements during the quarter and half year ended 30th September 26. The Company continues to monitor the developments pertaining to the New Labour Codes and the impact, if any, will be accounted for in accordance with applicable accounting standards.

MAHESH C. SOLANKI & CO. Chartered Accountants Chennai 600 006

For JMJ FINTECH LIMITED

JOJU MADATHUMPADY JOHNY
Managing Director
DIN: 02712125

Place : Coimbatore - 641006
Date : November 03, 2026

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

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Statement of cash flow for the period from 01st April 2026 to 30th September 2026

Rs.In Lacs

	PARTICULARS	30.09.2026	31.03.2026
A.1	**Cash Flow From Operating Activities**		
	Net Profit Before Tax & Extra-Ordinary Items	456.46	1,023.59
	Adjustments for Non-Cash & Non-Operating Expenses		
	Depreciation	11.78	27.52
	Provision for NPA/ (Written back)/Standrad Assets	(1.59)	1.07
	Finance Cost	197.41	323.16
	Operating Profit Before Working Capital Changes	**664.06**	**1,375.34**
	Adjustments for Working Capital Changes		
A.2	***Net Cash Flow from Operating Activities***		
	(Increase)/ Decrease in Loans	(1,337.52)	(2,905.09)
	(Increase)/ Decrease in Other financial assets	2.50	(1.54)
	(Increase)/ Decrease in Other non-financial assets	3.17	(36.34)
	(Increase)/ Decrease in Other Receivables	0.43	(0.39)
	Increase/ (Decrease) in trade and other payables	(12.67)	2.47
	Increase/ (Decrease) in other financial liabilities	53.10	12.23
	Increase/ (Decrease) in other non-financial liabilities and provisions	4.52	32.60
	Cash Generated from Operations	**(622.40)**	**(1,520.72)**
	Taxes Paid During the Year	(54.67)	(273.11)
A.3	**Net Cash Flow from Operating Activities**	**(677.08)**	**(1,793.83)**
B	**Cash Flow From Investing Activities**		
	Commercial Deposits and Bank deposits	-	
	Net (Purchase)/Sale of Fixed Assets	(31.59)	(442.87)
	Purchase of Shares	(0.04)	
	Net Cash Flow from Investing Activities	**(31.62)**	**(442.87)**
C	**Cash Flow From Financing Activities**		
	Proceeds from Issue of Equity Shares	(54.89)	2,532.09
	(Repayment)/Availment of Borrowings	237.78	755.42
	Dividend Payout	-	(51.20)
	Net Cash Flow from Financing Activities	**182.90**	**3,236.31**
D	**Net Increase /(Decrease) in Cash & Cash Equivalents (A.3+B+C)**	**(525.80)**	**999.60**
E.	**Opening Cash & Cash Equivalents**	**1,191.19**	**191.59**
F.	**Closing Cash & Cash Equivalents**	**665.38**	**1,191.19**

MAHESH C. SOLANKI & CO. Chartered Accountants Chennai 600 006

For JMJ FINTECH LIMITED

JOJU MADATHUMPDY JOHNY
Managing Director
DIN: 02712125

Place : Coimbatore - 641006
Date : November 03, 2026

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

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Statement of Standalone Assets and Liabilities as at September 30th 2026

Rs in Lacs

Particulars	As at Sept 30, 2026 Unaudited	As at March 31, 2026 Audited
ASSETS		
(I) Financial Assets		
(a) Cash and Cash equivalents	665.38	1,191.19
(b) Bank balance other than (a) above	-	-
(c) Derivative financial instrument		
(d) Receivables		
(I) Trade Receivables	-	-
(I) Other Receivables	0.31	0.75
(e) Deposits	-	-
(f) Loan and Advances	8,508.46	7,169.35
(g) Investments	0.04	
(h) Other Financial Assets	37.36	39.86
Sub-total (1)	**9,211.55**	**8,401.15**
(2) Non- financial Assets		
(a) Inventories		
(b) Current tax assets (Net)		
(c) Deferred Tax assets	1.86	1.86
(d) Investment Property		
(e) Biological Assets other than bearer plants		
(f) Property, Plant & Equipment	470.21	475.15
(g) Capital work-in-progress	4.74	0.47
(h) Intangible assets under development		
(i) Goodwill		
(j) Other intangible assets	45.62	25.15
(k) Other non- financial assets	50.70	53.88
Sub-total (2)	**573.13**	**556.51**
Total Assets (A) (1+2)	**9,784.68**	**8,957.65**
LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(a) Derivative financial Instrument		
(b) Payables		
(I) Trade Payables	12.57	25.24
(II) Other Payables	0.04	0.04
(c) Debt securities		
(d) Subordinated Debts	3,662.66	3,227.47
(e) Deposits		
(f) Borrowings	-	-
(g) Other financial liabilities	82.00	28.90
Sub-total (1)	**3,757.27**	**3,281.65**
(2) Non-financial liabilities		
(a) Current tax liabilities (Net)	93.88	33.58
(b) Provisions	32.92	24.45
(c) Deferred tax liabilities (Net)		
(d) Other non-financial liabilities	10.57	14.52
Sub-total (2)	**137.37**	**72.55**
(3) Equity		
(a) Equity share capital	3,764.55	3,726.91
(b) Other equity	2,125.49	1,876.54
	5,890.04	5,603.45
Total equity and liabilities	**9,784.68**	**8,957.65**

MAHESH C. SOLANKI & CO. Chennai 600 006 Chartered Accountants

For JMJ FINTECH LIMITED

JOJU MADATHUMPDY JOHNY

JMJ FINTECH LIMITED

Regional Office: Door N0.36-2990, 1st Floor, Pooma Complex,

Naduvilal Jn, MG Road, Thrissur, Kerala – 630001

Internal Audit Report for the Quarter ending 30/09/2026

I have audited the Internal System of Book Keeping and Financial Records relating to accompanying statement of standalone unaudited financial results (the statement) of JMJ Fintech Limited (CIN L51102TZ1982PLC029253) for the quarter ended on 30th September of 2026. The Statement, which is the responsibility of the NBFC's management has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34,Interim Financial Reporting (Ind AS 34'), prescribed under section 133 of the Companies Act, 2013 (the Act), the circulars, guidelines and directions issued by the Reserve Bank of India (the RBI) from time to time, applicable to NBFCs and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 33 of the Listing Obligations and Disclosure Requirements (LODR).

My responsibility is to perform audit procedures that provide moderate assurance regarding whether the financial statements are free from material misstatement. The scope of the audit is substantially confined to discussions with the Company's management and other responsible officials, together with analytical review of the financial information and related records.

Based on the work performed within the scope of the audit, it is my responsibility to provide a conclusion on the matters covered by this report.

From the audit procedures carried out, nothing has come to my notice that would lead me to conclude that the accompanying statement of unaudited financial results has not been prepared, in all material respects, in accordance with the applicable Accounting Standards and other recognized accounting principles and practices. Further, nothing has come to my attention to indicate that the statement has failed to disclose the information required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, including the prescribed manner of such disclosure, or that it contains any material misstatement.

My Detailed reports on Internal Audit are as follows:

1.Physical Cash Verification

A physical verification of cash at Regional Office of JMJ Fintech Ltd was conducted on 15/09/2026 morning 11.00am in the presence of the cash custodian. The cash available at the premises was counted denomination-wise and reconciled with the cash book balance.

Particulars	Amount (₹)
Cash Balance as per Cash Book	1,33,215.60
Physical Cash Counted	1,33,215.60
Excess/(Shortage)	NIL

Observation: The physical cash was found to be in agreement with the cash book, and no excess or shortage was observed during the verification. The cash was properly kept in safe custody, and the supporting records and cash book were updated up to the date of verification. No material discrepancy was observed, and the internal controls relating to cash custody and maintenance of cash records were found to be satisfactory.

RISK CATEGORY: LOW

2.PROFITABILITY

During the course of the audit, the profitability statement of the Company for the period ended 30th September 2026 was as under. During the period

Particulars	Amount
Total Revenue	4,76,33,337.97
Net Profiit	1,44,09,963.94
% of NP	30.25%

RISK CATEGORY: LOW

3.BANK RECONCILIATION

Based on the audit procedures performed, it is concluded that all bank balances maintained by the Company are properly reconciled with the respective bank statements except Federal Bank – 3476 remained unreconciled as of 30th September due to digital loan collections being reflected in the bank statement on the subsequent day. The unreconciled difference was verified against subsequent day's bank statement and found to be correct. The bank reconciliation process and related internal controls were found to be satisfactory and operating effectively. Bank balance as on 30-09-2026 was as under:

Bank Name	Balance as per Bank	Balance as per Books	Difference
HDFC - 0091	15,38,915.58	15,38,915.58	NIL
Federal - 3476	3,34,596.97	3,51,483.29	16,886.32
Federal - 3096	59,55,669.73	59,55,669.73	NIL
Esaf-9337	1,10,54,716.48	1,10,54,716.48	NIL
Axis Bank - 29247	1,00,278.00	1,00,278.00	NIL
Axis Bank 17652	21,814.00	21,814.00	NIL
Kotak Mahindra - 14960	1,21,229.97	1,21,229.97	NIL
Kotak Mahindra - 14953	2,50,000.00	2,50,000.00	NIL
Kotak Mahindra - 16487	14.35	14.35	NIL
Esaf-3140	1,61,39,146.04	1,61,39,146.04	NIL
SIB - 0499	14,62,015.87	14,62,015.87	NIL

SIB - 2181	18,77,355.99	18,77,355.99	NIL
Federal - 6644	1,99,99,882.00	1,99,99,882.00	NIL
Total	**5,88,55,634.98**	**5,88,72,521.30**	NIL

RISK CATEGORY: LOW

4.**VENDORS**

The audit covered selected vendor accounts as of the reporting date. Procedures included review of the accounts payable ledger, reconciliation of vendor statements, examination of supporting documents, and obtaining direct balance confirmations from vendors.

Party	Status	Amount
EQUIFAX CREDIT INFO SERVICES (P) LTD	Not verified	1,76,455.40
INTELLIGENT TECHNO CRATS	Verified	51,480.00
HONEY INDUSTRIES	Verified	1,16,750.00
TRANSUNION CIBIL	Verified	71,380.42
LIGHTFI INDIA PRIVATE LIMITED	Not verified	5,94,000.00
Grand Total		**10,10,065.82**

RISK CATEGORY: MEDIUM

5.**DUE CUSTOMERS**

During the audit review, it was observed that the number and value of overdue loan customer accounts have reduced compared to the previous review period. This indicates an improvement in loan recovery efforts and credit monitoring. Regular follow-up with borrowers and timely collection initiatives have contributed to the reduction in overdue balances.

Particulars	Q2:26-27	Q1:26-27
No.of Due Customers	1743	2443
Total Due	1,39,89,398.02	2,08,96,542.00

RISK CATEGORY: MEDIUM

6.**CHARGE IN MCA**

Observation: No charges were reported or registered against the Company in the MCA records during the audit period.

RISK CATEGORY: LOW

7. **LEGAL FEES**

Observation: During the course of the internal audit, no legal charges were identified based on the records and information made available for audit.

RISK CATEGORY: LOW

8.**CCTV SURVEILLANCE**

Observation: The Company has installed CCTV surveillance systems at key operational and security-sensitive locations to monitor activities, and during the audit, the CCTV system was found to be operational at the locations reviewed.

RISK CATEGORY: LOW

9.VERIFICATION OF REGISTERS

Observation: The operational registers like Inward/Outward Register, Movement Register, Cheque Register reviewed during the audit were found to be properly maintained and updated.

RISK CATEGORY: LOW

10.EXPENSE RATIO

Observation: On analysing of top 4 expense the following observation was found.

Particulars	Q2 26-27	Q1 26-27	Increase/Decrease	% Of Change
Employee benefit expense	93,96,888.00	89,22,146.00	4,74,742.00	5.32%
Administrative expenses	83,62,537.05	81,93,270.71	1,69,266.34	2.07%
Finance costs	1,01,07,714.00	96,33,606.00	4,74,108.00	4.92%
NPA Provision	(1,13,086.02)	(45,721.05)	67,364.97	147.34%

RISK CATEGORY: MEDIUM

11.TDS RECEIVABLE

Party Name	As per Form 168	As Per Ledger	Variance
From interest received	NIL	21,28,017.00	21,28,017.00
From cash withdrawal	NIL	NIL	NIL
From FD interest	NIL	9433.00	9433.00
Grand Total	**NIL**	**21,37,450.00**	**21,37,450.00**

Observation: Form 168 up to First Quarter(Q1) was verified and the details were found to be in order and verification for the second quarter is pending during the internal audit the relevant quarterly filing had not been completed as of the date of audit. Verification will be carried out upon completion of the quarterly filing.

RISK CATEGORY: LOW

12.RATIO ANALYSIS

Observation: Revenue to Net Profit: -

Particulars	Q2 26-27	Q1 26-27	% Of Variance
Revenue	4,76,33,337.97	5,36,47,894.50	11.21%
Net Profit	1,44,09,963.94	1,97,37,769.84	26.99%
N.P %	30.25%	36.79%	

RISK CATEGORY: LOW

13.TDS

Observation: On verification of TDS there was no discrepancy between Books and online Portal.

TDS Paid	As per Books	As per Challan	Difference
TDS u/s 392	15,00,000.00	15,00,000.00	NIL
TDS u/s 393(1)[table SL.no.6(i)]	15,414.00	15,414.00	NIL

TDS u/s 393(1)[table SL.no.6(iii)]	2,91,457.00	2,91,457.00	NIL
TDS u/s 393(1)[table SL.no.1(ii)]	19,364.00	19,364.00	NIL
TDS u/s 393(1)[table SL.no.5(iii)]	58,561.00	58,561.00	NIL
TDS u/s 393(1)[table SL.no.7]	4,15,659.00	4,15,659.00	NIL
TDS u/s 393(2)[table SL.no.17]	35,109.00	35,109.00	NIL
TOTAL	**23,35,564.00**	**23,35,564.00**	NIL

RISK CATEGORY: LOW

14.**Goods and Service Tax**

Observation: It has been observed that GST No is displayed in the Name Board. Based on the audit procedures performed, GST payments were found to be timely, accurate and properly accounted for.

Particulars	July	August	September
GST paid as per BOA	66,330.00	65,931.00	1,02,901.00
GST challan amount	66,330.00	65,931.00	1,02,901.00
Difference	NIL	NIL	NIL

RISK CATEGORY: LOW

15. **ESI**

Observation: Based on the audit procedures performed, ESI deductions and payments were found to be accurate, timely and in compliance with applicable regulations.

Particulars	Amount
Amount paid	35,745.00
Amount of Expense by Employer	29,022.00
Amount Deducted	6,723.00
Difference	NIL

RISK CATEGORY: LOW

16.**SAFETY MEASURES**

Observation: Based on audit procedures it was found that adequate safety measures like Fire safety equipment, emergency exit and first aid facilities have established satisfactorily and also ensured a safe and comfortable environment for female employees.

RISK CATEGORY: LOW

Thrissur

23-10-2026

Priya Krishnakumar

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