JMJ FINTECH
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

10th August 2026

To
Department of Corporate Services
Bombay Stock Exchange Limited
22nd Floor, PhirozeJeeJeeBhoy Towers
Dalal Street, Mumbai – 400 001

Scrip Code: BSE: 538834

Sub: Outcome of the Board Meeting held on Monday, 10th August 2026

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

Pursuant to SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 (Listing Regulation) we wish to inform you that in terms of Regulation 30, 33 and other applicable provisions of Listing Regulation, the Board of Directors of the Company at its meeting held on (Today) 10th Day of August 2026 commenced at 4:00 P.M. and concluded at 4:40 P.M. have inter alia considered and approved:

1. **Unaudited Financial Results for the Quarter Ended June 30, 2026**

   Approved the Unaudited Financial Results (Standalone and Consolidated) of the Company for the quarter ended June 30, 2026, as reviewed and recommended by the Audit Committee. Pursuant to Regulation 33 of the Listing Regulations, we enclose herewith:
   - Unaudited Financial Results for the quarter ended June 30, 2026.
   - Limited Review Report issued by the Statutory Auditors of the Company.

2. **Appointment of IBBI Registered Valuer**

   Approved the appointment of CA S Dehaleesan, Registered Valuer (IBBI Registration No.: IBBI/RV/04/2019/11659), to conduct the valuation of Equity Shares for the proposed preferential issue.

3. **Preferential Issue of Equity Shares**

   Approved the proposal to create, offer, issue, and allot up to **16,00,000 (Sixteen Lakhs)** Equity Shares of face value ₹[10/-] each on a preferential basis, in accordance with Chapter V of SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018

JMJ FINTECH LIMITED

and Companies Act, 2013, subject to the approval of shareholders and seeking in-principle Approval from the Stock Exchange.

4. **Dedicated Bank Account for Preferential Issue**

Approved a dedicated bank account in the name of the Company specifically to receive application funds for the proposed preferential issue pursuant to Section 42 of the Companies Act, 2013.

5. **Issuance of Non-Convertible Debentures (NCDs)**

Approved the issuance of Secured, Unlisted, Unrated, Redeemable Non-Convertible Debentures (NCDs) aggregating up to **₹2,00,00,000/- (Rupees Two Crores only)** on a private placement basis in one or more tranches, and approved the core terms and conditions, draft Private Placement Offer Letter (Form PAS-4), opening of an Escrow Account, and execution of necessary agreements.

6. **Appointment of Key Intermediaries for NCD Issue**

- Approved the appointment of IDBI Trusteeship Services Limited as the Debenture Trustee for the proposed NCD issue.
- Approved the appointment of M/s. SEP & Associates as Consultants for advisory and compliance services in connection with the proposed NCD issue.

7. **Constitution of Building Construction Committee**

Approved the constitution of a functional **Building Construction Committee** to oversee, monitor, and facilitate matters relating to ongoing and proposed construction/infrastructure activities of the Company.

The following are the members of the Building Construction Committee:

1)Mr. Joju Madathumpady Johny
2)CS Vidya Damodaran
3)Mr. Justin Thomas O

8. **Banking Operations Authorization**

Approved the operational restructuring and revised authorization of designated officials of the Company to operate the Company's bank account maintained with **Axis Bank**.

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9. Treasury Investment in Chit Funds (Kuries)

Approved the proposal for investment/subscription in Chit Funds (Kuries) as part of fund diversification and treasury management within applicable regulatory frameworks, and authorized the Managing Director and designated officers in this regard.

10. Status of BSE SOP Notice & Waiver Application

The Board of Directors took note of the communication received from BSE Limited regarding the levy of an SOP fine of ₹59,000/- (including GST) under Regulation 33 of SEBI (LODR) Regulations, 2015 for late submission of financial results for the quarter/year ended March 31, 2026.

The Board was informed that the compliance has already been completed. The Board reviewed and noted the submission/status of the formal Waiver Application filed with BSE Limited under the BSE Policy for Exemption of Fines via the BSE Listing Centre, and authorized designated officials to pursue the matter and ensure all necessary actions are taken to safeguard the interests of the Company and its Promoters.

Additional disclosures on the above matter, as required under Regulation 30 of the SEBI Listing
Regulations read with SEBI Circular No. SEBI/HO/CFD/CFDPoD-1/P/CIR/2023/123 dated July 13, 2023, are enclosed herewith as Annexure - A.

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

This is for your information and record.

Thanking You,
Yours faithfully,
For JMJ FINTECH LIMITED

VIDYA DAMODARAN Digitally signed by VIDYA DAMODARAN
Date: 2026.08.10 17:26:27 +05'30'

JMJ FINTECH LIMITED

VIDYA DAMODARAN
COMPANY SECRETARY AND COMPLIANCE OFFICER
Membership No: A69509

JMJ FINTECH LIMITED
CIN: L51102TZ1982PLC029253
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Annexure A

A. Disclosures for Preferential Issue under Regulation 30 read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123:

Sl. No.	Particulars	Details
1.	**Type of securities proposed to be issued**	Equity Shares
2.	**Type of issuance**	Preferential Issue on Private Placement basis
3.	**Total number of securities proposed to be issued**	Up to 16,00,000 (Sixteen Lakhs) Equity Shares
4.	**Issue Price / Floor Price**	To be determined in accordance with Chapter V of SEBI (ICDR) Regulations, 2018 based on Valuation Report from Registered Valuer
5.	**Name of the Allottees & Category**	To be considered and finalised in the upcoming Board Meeting.
6.	**Post-allotment outcome**	

B. Disclosures for NCD Issuance under Regulation 30:

Sl. No.	Particulars	Details
1.	**Type of securities**	Secured, Unlisted, Unrated, Redeemable Non-Convertible Debentures (NCDs)
2.	**Total Issue Size**	Up to ₹2,00,00,000/- (Rupees Two Crores only)
3.	**Mode of Issuance**	Private Placement
4.	**Listing Details**	Unlisted
5.	**Debenture Trustee**	IDBI Trusteeship Services Limited
6.	**Security / Asset Cover**	First pari-passu / exclusive charge over identified assets/receivables of the Company
7.	**Nature of Debentures**	Redeemable, Secured, Non-convertible Debentures
8.	**Face Value of Debentures**	Rs. 10,000/- each
9.	**Period of subscription**	Issue remains open for subscription from 01.09.2026 to 30.09.2026
10.	**Deemed date of allotment**	01.10.2026

JMJ FINTECH LIMITED

11.	**Terms of the NCD**	See Item P under heading 2 of "particulars of the offer in PAS-4"
12.	**Redemption method**	Bullet Payment at par at the end of the tenure subscribed.
13.	**Interest Rates**	12.00% & 12.50%
14.	**Mode of refund of application money**	Within 15 days from the date of allotment, by mode of direct credit/NECS/RTGS/NEFT/ or other mode permitted by RBI from time to time.
15.	**Minimum Application size**	5 Debentures of Rs.10,000/- each
16.	**Name of debenture trustee**	IDBI Trusteeship Services Limited The trustee has given his prior consent to act as trustee for issue of proposed NCD.
17.	**Nature of Debentures**	Redeemable, Secured, Non-convertible Debentures
18.	**Face Value of Debentures**	Rs. 10,000/- each
19.	**Period of subscription**	Issue remains open for subscription from 01.09.2026 to 30.09.2026
20.	**Deemed date of allotment**	01.10.2026
21.	**Terms of the NCD**	See Item P under heading 2 of "particulars of the offer in PAS-4"
22.	**Redemption method**	Bullet Payment at par at the end of the tenure subscribed.
23.	**Interest Rates**	12.00% & 12.50%
24.	**Mode of refund of application money**	Within 15 days from the date of allotment, by mode of direct credit/NECS/RTGS/NEFT/ or other mode permitted by RBI from time to time.
25.	**Minimum Application size**	5 Debentures of Rs.10,000/- each
26.	**Name of debenture trustee**	IDBI Trusteeship Services Limited The trustee has given his prior consent to act as trustee for issue of proposed NCD.

JMJ FINTECH LIMITED

Independent Auditor's Review Report on the Quarterly Unaudited Standalone Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To the Board of Directors
JMJ FINTECH LIMITED.

1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of **JMJ FINTECH LIMITED** (the "Company"), for the quarter ended June 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 (the "Listing Regulations").

2. The Company's Management is responsible for the preparation of the statement 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 and in compliance with Regulation 33 of the Listing Regulations has been approved by the Company's Board of Directors. 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

FRN: 006228C

Chartered Accountants

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

CA Rakesh Kumar

Memb No. 242913

UDIN: 26242913GVVLSV6826

Place: Chennai

Date: 10th August,2026

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 UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE,2026

Rs.In Lacs

S. No.	Particulars	Quarter Ended			Year ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		Unaudited	Audited	Unaudited	Audited
I	**Revenune from Operation**				
	Interest Income	532.43	519.56	507.18	2,159.61
	Fees Income	2.95	14.75	-	22.38
II	Other Income	1.10	6.31	0.55	17.39
III	**Total Income from Operations (Net)**	**536.48**	**540.62**	**507.73**	**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	96.34	92.42	69.42	323.16
e.	Employee benefits expenses	89.22	107.48	171.00	546.38
f.	Depreciation & Amortisation Expense	5.61	7.38	6.11	27.52
	Other Expenses				
g.	Administrative Expenses	81.93	100.37	73.65	277.66
h.	Impairment of Financial Instruments	-0.46	0.86	27.90	1.07
	Total Expenses	**272.64**	**308.51**	**348.08**	**1,175.79**
V	Profit before Exceptional and Extra ordinary items and Tax (III-IV)	**263.84**	**232.11**	**159.65**	**1,023.59**
VI	Exceptional items	-	-	-	-
VII	**Profit before Extraordinary items and Tax (V-VI)**	**263.84**	**232.11**	**159.65**	**1,023.59**
VIII	Extraordinary Item	-	-	-	-
IX	**Profit Before Tax(VII-VIII)**	**263.84**	**232.11**	**159.65**	**1,023.59**
X	Tax expense				
a.	Current Tax	66.46	57.49	45.22	256.20
	Tax Relating to Earlier Year	-	-	-	7.61
b.	Deferred Tax	-	-0.05	-	-0.05
c.	Excess Provision for Tax Written Back	-	-	-	-
d.	Provision for RBI Standard Reserve @ 20%	-	-	-	-
XI	**Profit/(Loss) for the period from Continuing Operations(IX-X)**	**197.38**	**174.67**	**114.43**	**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)**	**197.38**	**174.67**	**114.43**	**759.83**
XVI	Earning Per Share of Rs. 10/- each (not annualized)				
	a) Basic	0.52	0.46	0.89	2.04
	b) Diluted	0.52	0.45	0.89	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. The above results have been reviewed by the Audit committee and subsequently approved by the Board of Directors in their respective meeting held on 10th August,2026

3. The Standalone financial results for the year ended March 31, 2026 have been audited by the Statutory Auditors.

4. The figures for the fourth quarter of the current and previous financial year are, the balancing figures between audited figures inrespect 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.

5. Report on subbordinate debts availed as per the RBI Master Direction DNBR.PD.002/03.10.119/2016-17 - NBFC Acceptance of Public Deposits.

6. 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.

7. 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.

8. 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 ended 31st March, 2026. 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. Chennai 600 006 Chartered Accountants

JMJ FINTECH LIMITED

For JMJ FINTECH LIMITED

Joju Madathumpady Johny
Managing Director
DIN: 02712125

Place : Coimbatore-641006
Date: 10-08-2026

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

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

Rs.In Lacs

	PARTICULARS	30.06.2026	31.03.2026
A.	**Cash Flow From Operating Activities**		
	Net Profit Before Tax & Extra-Ordinary Items	263.84	1,023.59
	Adjustments for Non-Cash & Non-Operating Expenses		
	Depreciation	5.61	27.52
	Provision for NPA/ (Written back)/Standrad Assets	-0.46	1.07
	Finance Cost	96.34	323.16
	Operating Profit Before Working Capital Changes	**365.33**	**1,375.34**
	Adjustments for Working Capital Changes		
A.	***Net Cash Flow from Operating Activities***		
	(Increase)/ Decrease in Loans	-653.70	-2,905.09
	(Increase)/ Decrease in Other financial assets	-	-1.54
	(Increase)/ Decrease in Other non-financial assets	4.24	-36.34
	(Increase)/ Decrease in Other Receivables	0.55	-0.39
	Increase/ (Decrease) in trade and other payables	-13.70	2.47
	Increase/ (Decrease) in other financial liabilities	1.74	12.23
	Increase/ (Decrease) in other non-financial liabilities and provisions	-3.08	32.60
	Cash Generated from Operations	**-298.62**	**-1,520.72**
	Taxes Paid During the Year	-23.22	-273.11
	Net Cash Flow from Operating Activities	**-321.84**	**-1,793.83**
B.	**Cash Flow From Investing Activities**		
	Commercial Deposits and Bank deposits	-	-
	Net (Purchase)/Sale of Fixed Assets	-22.21	-442.87
	Purchase of Shares	-0.04	
	Net Cash Flow from Investing Activities	**-22.25**	**-442.87**
C.	**Cash Flow From Financing Activities**		
	Proceeds from Issue of Equity Shares	2.40	2,532.09
	(Repayment)/Availment of Borrowings	-40.40	755.42
	Dividend payout	-	-51.20
	Net Cash Flow from Financing Activities	**-38.00**	**3,236.31**
D.	**Net Increase /(Decrease) in Cash & Cash Equivalents**	**-382.09**	**999.60**
E.	**Opening Cash & Cash Equivalents**	**1,191.19**	191.59
F.	**Closing Cash & Cash Equivalents**	**809.09**	**1,191.19**

MAHESH C SOLANKI & CO. Chennai 600 006 Chartered Accountants

JMJ FINTECH LIMITED

Place : Coimbatore-641006
Date : 10.08.2026

For JMJ FINTECH LIMITED

Joju Madathumpady Johny
Managing Director
DIN: 02712125

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

Rs in Lacs

Particulars	As at June 30, 2026	As at March 31, 2026
	Unaudited	Audited
ASSETS		
(I) Financial Assets		
(a) Cash and Cash equivalents	809.10	1,191.19
(b) Bank balance other than (a) above	-	-
(c) Derivative financial instrument		
(d) Receivables		
(I) Trade Receivables	-	-
(I) Other Receivables	0.20	0.75
(e) Deposits	-	-
(f) Loans and Advances	7,823.51	7,169.35
(g) Investments	0.04	-
(h) Other Financial Assets	39.86	39.86
Sub-total (1)	8,672.71	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	473.84	475.15
(g) Capital work-in-progress	0.47	0.47
(h) Intangible assets under development		
(i) Goodwill		
(j) Other intangible assets	43.06	25.15
(k) Other non- financial assets	49.64	53.88
Sub-total (2)	568.87	556.51
Total Assets (A) (1+2)	**9,241.55**	**8,957.65**

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

JMJ FINTECH LIMITED

LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(a) Derivative financial Instrument		
(b) Payables		
(I) Trade Payables	11.54	25.24
(II) Other Payables	0.04	0.04
(c) Debt securities		
(d) Subordinated Debts	3,283.40	3,227.47
(e) Deposits		
(f) Borrowings	-	-
(g) Other financial liabilities	30.64	28.90
Sub-total (1)	3,325.62	3,281.65
(2) Non-financial liabilities		
(a) Current tax liabilities (Net)	76.82	33.58
(b) Provisions	24.45	24.45
(c) Deferred tax liabilities (Net)		-
(d) Other non-financial liabilities	11.44	14.52
Sub-total (2)	**112.71**	**72.55**
(3) Equity		
(a) Equity share capital	3,764.55	3,726.91
(b) Other equity	2,038.67	1,876.54
	5,803.22	5,603.45
Total equity and liabilities	**9,241.55**	**8,957.65**

MAHESH C. SOLANKI Chennai 600 006 Chartered Accountants

JMJ FINTECH LIMITED

For JMJ FINTECH LIMITED

Joju Madathumpady Johny

Managing Director

DIN: 02712125

Place : Coimbatore-641006

Date : 10.08.2026

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 30/06/2026

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 June 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 04/06/2026 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	4,29,223.00
Physical Cash Counted	4,29,223.00
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 June 2026 was as under.

Particulars	Amount
Total Revenue	5,36,47,894.50
Net Profiit	1,97,37,769.84
% of NP	36.79%

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. The bank reconciliation process and related internal controls were found to be satisfactory and operating effectively. Bank balance as on 30-06-2026 was as under:

Bank Name	Balance as per Bank	Balance as per Books	Difference
HDFC - 0091	51,69,063.29	51,69,063.29	NIL
Federal - 3476	4,15,674.79	4,15,674.79	NIL
Federal - 3096	21,83,999.73	21,83,999.73	NIL
Esaf-9337	45,77,137.48	45,77,137.48	NIL
Axis Bank - 29247	1,00,000.00	1,00,000.00	NIL
Axis Bank 17652	22,168.00	22,168.00	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	3,74,50,158.16	3,74,50,158.16	NIL
SIB - 0499	40,30,786.82	40,30,786.82	NIL
SIB - 2181	11,22,112.83	11,22,112.83	NIL

Total	**5,54,42,345.42**	**5,54,42,345.42**	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	1,87,125.60
INTELLIGENT TECHNO CRATS	Verified	1,82,792.00
HONEY INDUSTRIES	Verified	91,497.00
FINBRIDGE PARTNERS LLP	Verified	4,64,000.00
LIGHTFI INDIA PRIVATE LIMITED	Verified	81,000.00
Grand Total		**10,06,414.60**

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	Q1:26-27	Q4:25-26
No.of Due Customers	2443	3118
Total Due	2,08,96,542.00	3,07,05,737.00

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	Q1 26-27	Q4 25-26	Increase/Decrease	% Of Change
Employee benefit expense	89,22,146.00	1,07,48,345.69	-18,26,199.69	16.99%
Administrative expenses	81,93,270.71	1,00,36,710.61	-18,43,439.90	18.37%
Finance costs	96,33,606.00	92,41,595.00	3,92,011.00	4.24%
NPA Provision	45,721.05	85,661.35	-39,940.30	46.63%

RISK CATEGORY: MEDIUM

11.TDS RECEIVABLE

Party Name	As per Form 168	As Per Ledger	Variance
From interest received	7,17,042.00	14,97,336.00	7,80,294.00
From cash withdrawal	NIL	NIL	NIL
From FD interest	NIL	6700.00	6700.00
Grand Total	**7,17,042.00**	**15,04,036.00**	**7,86,994.00**

Observation: Based on the verification TDS credits appearing in books of account with Form 168 some non-reflection is due to the delay in quarterly filing by other parties.

RISK CATEGORY: LOW

12.RATIO ANALYSIS

Observation: Revenue to Net Profit: -

Particulars	Q1 26-27	Q4 25-26	% Of Variance
Revenue	5,36,47,894.50	5,40,61,388.64	0.76%
Net Profit	1,97,37,769.84	1,74,66,573.84	13%
N.P %	36.79%	32.31%	

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)]	9174.00	9174.00	NIL
TDS u/s 393(1)[table SL.no.6(iii)]	2,87,490.00	2,87,490.00	NIL
TDS u/s 393(1)[table SL.no.6(ii)]	27,768.00	27,768.00	NIL
TDS u/s 393(1)[table SL.no.5(iii)]	33,045.00	33,045.00	NIL
TOTAL	**18,57,477.00**	**18,57,477.00**	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	April	May	June
GST paid as per BOA	70794.00	72028.00	96092.00
GST challan amount	70794.00	72028.00	96092.00
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	46,126.00
Amount of Expense by Employer	37,451.00
Amount Deducted	8,675.00
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

07-08-2026

Priya Krishnakumar

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