



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@jmfintechltd.com | Mob:7395922291/92

Date: 28.05.2026

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

Scrip Code: BSE: 538834

Dear Sir/Madam,

Pursuant to Regulation 30 and 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Board of Directors of **JMJ Fintech Limited** ("the Company"), at its meeting held today, i.e., Thursday, 28th May, 2026, inter-alia, considered and approved the following matters:

1. Appointment of Internal Auditor:

Appointment of **Ms Priya Krishnakumar** as the Internal Auditor of the Company for the financial year 2026-2027.

2. Approval of Audited Financial Statements and Results:

Approval of the Standalone Audited Financial Results and Audited Financial Statements of the Company, for the quarter and financial year ended 31st March 2026, along with the Independent Auditor's Report, issued by the Statutory Auditor.

Further, pursuant to Regulation 33(3)(d) of the SEBI LODR Regulations, we hereby declare that the Statutory Auditor of the Company have issued Audit Report with an unmodified opinion on the Standalone Financial Statements for the financial year ended 31st March, 2026.

In this regard, please find the enclosed copies of the following:

- (i) Auditor's report forming part of the financial statement.
- (ii) Statement showing the Standalone Audited Financial results for the quarter and financial year ended 31st March, 2026.
- (iii) Statement of assets and liabilities as on 31st March, 2026.
- (iv) Cash Flow statement as on 31st March, 2026.





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The disclosures required under Regulation 30 of the SEBI LODR Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated 13th July, 2023, with respect to the Appointment of Internal Auditor, are enclosed herewith as **Annexure - I**.

The Company has made arrangements for the release of the audited financial results for the quarter and year ended March 31, 2026, in the newspaper as per the requirements of the Listing Regulations.

The Board Meeting commenced at 4:15 PM and concluded at 4:35 PM.

You are requested to take the above information on record and acknowledge.

Thanking you,

Yours faithfully,
For **JMJ FINTECH LIMITED**

VIDYA DAMODARAN
COMPANY SECRETARY AND COMPLIANCE OFFICER
Membership No: A 69509





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Annexure-I

Details as required under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI circular SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023

Appointment of **Priya Krishnakumar** as Internal Auditor of the Company:

Sl. No	Particulars	Details
1	Reason for change viz. appointment	Appointment of Internal Auditor to comply with the provisions of Section 138 of the Companies Act, 2013, read with Rule 13 of the Companies (Accounts) Rules, 2014
2	Date of appointment	With effect from 28 th May 2026, to conduct the Internal Audit for the Financial Year 2026-2027
3	Brief profile (in case of appointment)	<p>PRIYA KRISHNAKUMAR B.com, CA (Inter), MBA (Finance)</p> <p>Ms. Priya Krishnakumar is a seasoned finance professional with over 25 years of rich and diversified experience in accounting, auditing, taxation, financial management, and compliance. She possesses strong expertise in reviewing internal control systems, streamlining operational processes, and ensuring adherence to statutory and financial compliance requirements.</p> <p>She began her professional journey with articleship training at the reputed Chartered Accountancy firm Sukumara Menon, Josepaul & Ramdas, where she gained practical exposure in auditing, accounting, taxation, and financial reporting. Following her tenure as an Audit Assistant at the same firm, she independently practiced as a Sales Tax</p>





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		<p>Practitioner for several years, handling tax-related advisory and compliance matters. Over the years, Ms. Priya has held key finance leadership roles across reputed business groups in sectors including construction, jewellery, and diversified business operations. Her extensive experience as Finance Manager has equipped her with deep expertise in financial planning, accounting supervision, statutory compliance, internal controls, budgeting, audit coordination, and process management.</p> <p>She has consistently demonstrated strong capabilities in financial reporting, operational efficiency improvement, compliance monitoring, and management of finance functions. Her analytical skills, professional integrity, and practical understanding of finance and regulatory frameworks make her a valuable asset to any organization.</p>
4	Disclosure of relationships between directors (in case of appointment of a director).	Not Applicable



Independent Auditor's Report on the quarterly and year to date audited Standalone financial results of the company pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended

To,
Board of Directors
JMJ Fintech Limited

Report on the audit of the Standalone Financial Results

Opinion

We have audited the accompanying statement of standalone financial results of M/s. JMJ Fintech Limited ("the Company"), for the quarter ended 31 March 2026 and the year-to-date results for the period from 1st April 2025 to 31st March 2026 attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations")

In our opinion and to the best of our information and according to the explanations given to us these standalone financial results:

- i. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards and other accounting principles generally accepted in India of the net profit and other comprehensive income and other financial information for the quarter and year ended 31st March 2026

Basis for opinion

We conducted our audit in accordance with the standards on auditing (SAs) specified under section 143 (10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the audit of the standalone financial Result* section of our report. We are independent of the Company in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Companies Act, 2013 and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics.



We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Standalone Financial Results

These quarterly financial results as well as the year-to-date standalone financial results have been prepared on the basis of standalone financial statements. The Company's Board of Directors are responsible for the preparation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standard prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditors' Responsibilities for the Audit of the Standalone Financial Results

- a) Our objectives are to obtain reasonable assurance about whether the standalone financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.
- b) Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with auditing standards will always detect a material misstatement when it exists.



- c) Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial results.

As part of an audit in accordance with auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. And we also:

- Identify and assess the risks of material misstatement of the standalone financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of Board of Director's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company's to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the standalone financial results, including the disclosures, and whether the standalone financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Mahesh C. Solanki & Co.
Chartered Accountants

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The statement includes the results for the quarter ended March 31, 2026 being the balancing figures between audited figures in respect of the full financial year ended 31st March 2026 and the published unaudited year-to-date figures up to the end of third quarter of the relevant financial year which were subjected to limited review by us, as required under the listing Regulations.

For Mahesh C Solanki & Co.,
Chartered Accountants
FRN No. 006228C



CA Rakesh Kumar
Partner
Membership No. 242913
UDIN: 26242913AMGUKT5405

Place: Chennai
Date: 28.05.2026

**INDEPENDENT AUDITOR'S REVIEW REPORT ON AUDITED FINANCIAL RESULTS FOR
THE QUARTER AND YEAR ENDED MARCH 31, 2026**

To the Members of **JMJ FINTECH LIMITED**

1. We have reviewed the accompanying Statement of Standalone audited Financial Results of **JMJ FINTECH LIMITED** (the "Company"), for the quarter and year ended March 31, 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
FRN: 006228C
Chartered Accountants

RAKESH KUMAR
Digitally signed
by RAKESH
KUMAR
Date: 2026.05.28
15:35:19 +05'30'



CA Rakesh Kumar
Memb No. 242913
UDIN: 26242913AMGUKT5405
Place: Chennai
Date: 28.05.2026

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

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STATEMENT OF STANDALONE AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31ST MARCH, 2026

Rs. In Laacs

S. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		Refer Note	Unaudited	Audited	Audited	Audited
I	Revenue from Operation					
	Interest Income	519.56	506.35	610.71	2,159.61	1,711.71
	Fees Income	14.75	6.63	-	22.38	-
II	Other Income	6.31	6.82	-	17.39	3.01
III	Total Income from Operations (Net)	540.62	519.80	610.71	2,199.38	1,714.72
IV	Expenses					
a.	Finance Cost	92.42	83.70	51.17	323.16	157.46
b.	Employee benefits expenses	107.48	111.92	147.03	546.38	342.61
c.	Depreciation & Amortisation Expense	7.38	7.18	7.38	27.52	23.81
d.	Other Expenses					
i	Administrative Expenses	100.37	74.09	101.51	277.66	224.93
e.	Impairment of Financial Instruments	0.86	7.63	(29.30)	1.07	20.35
	Total Expenses	308.51	284.51	277.79	1,175.79	769.16
V	Profit before Exceptional and Extra ordinary items and Tax (III-IV)	232.11	235.29	332.92	1,023.59	945.56
VI	Exceptional items	-	-	-	-	-
VII	Profit before Extraordinary items and Tax (V-VI)	232.11	235.29	332.92	1,023.59	945.56
VIII	Extraordinary Item	-	-	-	-	-
IX	Profit Before Tax(VII-VIII)	232.11	235.29	332.92	1,023.59	945.56
X	Tax expense					
a.	Current Tax	57.49	61.66	78.64	256.20	237.54
b.	Tax Relating to Earlier Year	-	-	-	7.61	2.98
c.	Deferred Tax Asset(Net)	(0.05)	-	(0.98)	(0.05)	(0.98)
d.	Excess Provision for Tax Written Back	-	-	-	-	-
e.	Provision for RBI Standard Reserve @ 20%	-	-	189.11	-	189.11
XI	Profit/(Loss) for the period from Continuing Operations (IX-X)	174.67	173.63	66.15	759.83	516.91
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)	174.67	173.63	66.15	759.83	516.91
XVI	Earning Per Share of Rs. 10/- each (not annualized)					
a)	Basic	0.46	0.85	1.99	2.04	5.51
b)	Diluted	0.45	0.45	1.99	1.83	5.51

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 28th May, 2026
- The Standalone financial results for the year ended March 31, 2026 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.
- 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.

For JMJ FINTECH LIMITED


 Joju Madathumpady Johnny

Managing Director

DIN:02712125

Place : Coimbatore-641006

Date : 28/05/2026



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CIN: L51102TZ1982PLC029253

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Statement of Standalone Assets and Liabilities as at March 31, 2026

Rs. In Lacs

Particulars	As at March 31, 2026	As at March 31, 2025
	Audited	Audited
ASSETS		
(I) Financial Assets		
(a) Cash and Cash equivalents	1,191.19	191.59
(b) Bank balance other than (a) above	-	-
(c) Derivative financial instrument	-	-
(d) Receivables		
(I) Trade Receivables	-	-
(I) Other Receivables	0.75	0.35
(e) Deposits	-	-
(f) Loans and Advances	7,169.35	4,265.33
(g) Investments	-	-
(h) Other Financial Assets	39.86	38.32
Sub-total (1)	8,401.15	4,495.59
(2) Non- financial Assets		
(a) Inventories	-	-
(b) Current tax assets (Net)	-	-
(c) Deferred Tax assets	1.86	1.81
(d) Investment Property	-	-
(e) Biological Assets other than bearer plants	-	-
(f) Property, Plant & Equipment	475.15	62.36
(g) Capital work-in-progress	0.47	-
(h) Intangible assets under development	-	-
(i) Goodwill	-	-
(j) Other intangible assets	25.15	23.06
(k) Other non- financial assets	53.88	17.54
Sub-total (2)	556.51	104.77
Total Assets (A) (1+2)	8,957.64	4,600.35
B) LIABILITIES AND EQUITY		
LIABILITIES		
(I) Financial liabilities		
(a) Derivative financial Instrument	-	-
(b) Payables		
(I) Trade Payables	25.24	22.62
(II) Other Payables	0.04	0.19
(c) Debt securities	-	-
(d) Subordinated Debts	3,227.47	2,048.89
(e) Deposits	-	-
(f) Borrowings	-	100.00
(g) Other financial liabilities	28.90	16.67
Sub-total (1)	3,281.65	2,188.37
(2) Non-financial liabilities		
(a) Current tax liabilities (Net)	33.58	42.86
(b) Provisions	24.45	-
(d) Other non-financial liabilities	14.52	6.37
Sub-total (2)	72.55	49.23
(3) Equity		
(a) Equity share capital	3,726.91	1,280.00
(b) Other equity	1,876.54	1,082.75
	5,603.45	2,362.75
Total equity and liabilities (B) (1+2+3)	8,957.64	4,600.35



For JM J FINTECH LIMITED

Joju Madathumpady Johny

Managing Director

DIN:02712125

Place : Coimbatore-641006

Date : 28/05/2026

JMJ FINTECH LIMITED

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Statement of cash flow for the period from 01st April 2025 to 31st Mar 2026

Rs. In Laacs

PARTICULARS	31-03-2026	31-03-2025
A. Cash Flow From Operating Activities		
Profit before exceptional items and taxes	1,023.59	945.56
<i>Adjustments for Non-Cash & Non-Operating Expenses</i>		
Depreciation	27.52	23.81
Provision for NPA/ (Written back)/Standrad Assets	1.07	20.35
Finance Cost	323.16	157.46
Operating Profit Before Working Capital Changes	1,375.34	1,147.18
<i>Adjustments for Working Capital Changes</i>		
A. Net Cash Flow from Operating Activities		
(Increase)/ Decrease in Loans	(2,905.09)	(1,753.44)
(Increase)/ Decrease in Other financial assets	(1.54)	(20.69)
(Increase)/ Decrease in Other non-financial assets	(36.34)	(12.63)
(Increase)/ Decrease in Other Receivables	(0.39)	(0.35)
Increase/ (Decrease) in trade and other payables	2.47	37.34
Increase/ (Decrease) in other financial liabilities	12.23	(2.10)
Increase/ (Decrease) in other non-financial liabilities and provisions	32.60	3.25
Cash Generated from Operations	(1,520.73)	(601.45)
Taxes Paid During the Year	(273.11)	(174.14)
Net Cash Flow from Operating Activities	(1,793.84)	(775.58)
B. Cash Flow From Investing Activities		
Commercial Deposits and Bank deposits	-	-
Net (Purchase)/Sale of Fixed Assets	(442.87)	(51.53)
Net Cash Flow from Investing Activities	(442.87)	(51.53)
C. Cash Flow From Financing Activities		
Proceeds from Issue of Equity Shares	2,532.09	100.00
(Repayment)/Availment of Borrowings	755.42	913.54
Dividend payout	(51.20)	-
Net Cash Flow from Financing Activities	3,236.31	1,013.54
D. Net Increase /(Decrease) in Cash & Cash Equivalentts	999.60	186.44
E. Opening Cash & Cash Equivalentts	191.59	5.16
F. Closing Cash & Cash Equivalentts	1,191.19	191.59

For MJM FINTECH LIMITED



(Signature)

Joju Madathumpady Johny

Managing Director

DIN: 02712125

Place : Coimbatore-641006

Date : 28/05/2026

JMJ FINTECH LIMITED

Regional Office: Door No.36-2990, 1st Floor, Pooma Complex,
Naduvilal Jn, MG Road, Thrissur, Kerala - 680001

Internal Audit Report for the Quarter ending 31/03/2026

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 31st March 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 plan and perform the audit to obtain moderate assurance as to whether the financial statements are free of material misstatement. Audit is limited primarily to inquiries of responsible personnel and analytical procedures applied to financial data. My responsibility is to express a conclusion on the internal matters of the company based on Audit conducted.

Based on the audit conducted as below, nothing has come to my attention that causes to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

My detailed reports on Internal Audit are as follows:

Sl.No	Check Point	Risk Category	Particulars				
1	Cash Verification	Low	Observation:				
			Cash verification was conducted at Regional Office of JMJ Fintech Ltd on 20/03/2026 morning at 10:30 am and the following were noted.				
			Particulars			Amount (in Rs.)	
			Cash Balance as per Ledger			87,172.00	
			Petty Cash Balance as per Ledger			-	
			Cash Balance verified actually			87,172.00	
Surplus/ Deficit			-				
Refer Annexure 1							
Personnel Response							
Cash Balance verified and tallied on a daily basis and hence shows zero variance. It is advisable to have cash in transit & theft insurance							
2	Profitability Statement	Medium	Observation				
			The following is profitability status of the entity for the quarter ending 31st March 2026. Increased profit is due to increased collection.				
			Particular		Amount		
			Total Revenue		5,40,61,388.64	Before Statutory Reserve Transfer	
			Net Profit		1,74,66,573.84		
% of NP		32.31%					
Observation							
Upon inspection of schedule balances, it was found that due amount have a drastic fall during the reporting period and hence stands as a proof for effectiveness of collection oriented strategies.							
PARTICULAR		Q4: 25-26		Q3: 25-26			
No of Due Customers		3118	3971				
Total Due		3,07,05,737	3,37,91,635				
4	Charge In MCA	Medium	Observation				
			On enquiry with the Chief Accounts Officer, it was communicated that no charge is open for the current reporting period. Previously created charges have been closed.				
			Entity		Date Of Creation		Amount
							0.00
			Grand Total Of Charge Open				-
Refer Master Data2							

JMJ FINTECH LIMITED

Regional Office: Door No.36-2990, 1st Floor, Pooma Complex,
Naduvilal Jn, MG Road, Thrissur, Kerala - 680001

Internal Audit Report for the Quarter ending 31/03/2026

5	TDS	Low	Observation			
			On verification of TDS there was no discrepancy between Books and Online Portal.			
			TDS Paid	BoA	Challan	Difference
			TDS u/s 192	15,00,000	15,00,000	-
			TDS u/s 194C	56,145	56,145	-
			TDS u/s 194J	4,30,473	4,30,473	-
			TDS u/s 194H	47,724	47,724	-
			TDS u/s 194I	-	-	-
			TDS u/s 194A	36,614	36,614	-
Total		20,70,956	20,70,956	-		
6	Bank Reconciliation	Low	Observation			
			On verification of bank balance as on 31.03.2026, Following was observed:			
			Bank Name	Balance As Per Bank	Balance As Per Books	Variance
			HDFC - 0091	28,01,400.99	28,01,400.99	-
			Federal - 3476	26,86,235.54	26,86,235.54	-
			Federal - 3096	4,93,998.73	4,93,998.73	-
			Esaf -9337	31,93,519.00	31,93,519.00	-
			Axis Bank - 29247	21,00,000.00	21,00,000.00	-
			Axis Bank -17652	22,522.00	22,522.00	-
			Kotak Mahindra - 14960	1,21,229.97	1,21,229.97	-
			Kotak Mahindra - 14953	1,88,200.00	1,88,200.00	-
			Kotak Mahindra - 16487	58,24,793.65	58,24,793.65	-
			Esaf -3140	5,42,66,796.21	5,42,66,796.21	-
			SIB - 0499	9,814.50	9,814.50	-
Total		7,17,08,510.59	7,17,08,510.59	-		
7	Vendors	Medium	Observation			
			It has been observed that confirmation from certain vendors has not been received at the time of audit.			
			Party	Status	Amount	
			Equifax Credit Info Services Pvt Ltd	Not Verified	1,98,617.00	
			Purva Share Registry (India) Pvt Ltd	Not Verified	2,04,485.00	
			Honey Industries	Not Verified	91,497.00	
Grand Total			7,64,599.00			
8	Fire Extinguisher	Medium	Observation			
Upon verification it has been observed that the Building have Fire Extinguisher in common and Regional Office don't have it's own. It is advised to have one own Fire Extinguisher regarding the safety of employees.						
9	Legal Fees	Low	Observation			
It has been observed that legal fee is not been paid for the period for which audit is conducted						
10	Ratio Analysis	Medium	Observation			
			Revenue to Net Profit Ratio			
			Particular	Q4 25-26	Q3 25-26	% of Variance
			Revenue	5,40,61,388.64	5,19,80,018.47	4.00%
			N/P	1,74,66,573.84	1,73,63,007.90	0.60%
N/P %		32.31%	33.40%			
11	Goods and Service Tax	Low	Observation			
			It has been observed that GST No is Displayed in the name board. It has been also observed that GST Filings are prompt and accurate.			
			Particulars	January	February	March
			GST Paid as per BoA	75038	75158	100940
			GST Challan Amount	75038	75158	100940
Difference		0	0	0		

JMJ FINTECH LIMITED

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Internal Audit Report for the Quarter ending 31/03/2026

12	EPF & ESI	Low	Observation Upon observation it has been found that ESI deducted were paid before due date and tallied according to Books of Accounts.				
			Particulars		Amount		
			Amount Paid		96,874		
			Amount of Expense by Employer		78,661		
			Amount Deducted		18,213		
Variance		-					
13	Expense Ratio	Medium	Observation On analysing of top 4 expense the following observation was found Change In expense for the Quarter ending 31st March 2026				
			Particular	Q4 25-26	Q3 25-26	Increase/Decrease	% of Change
			Employee Benefit Expenses	1,07,48,345.69	1,11,91,705.34	-4,43,359.65	-3.96%
			Administrative Expenses	1,00,31,989.65	74,08,619.37	26,23,370.28	35.41%
			NPA Provision	85,661.35	7,62,804.86	-6,77,143.51	-88.77%
			Finance Cost	92,41,595.00	83,69,632.00	8,71,963.00	10.42%
			Personnel Response: Variance in expenses are due to reasonable causes such as Alteration, NPA Collection, etc				
14	CCTV	Low	On verification it was observed that all of the CCTV are working properly and the clarity of the same are good.				
15	Verification of Registers	Low	On verification of registers, it is found that Inward/Outward Register, Movement Register, Cheque Register, Coll Receipt Book Register maintained as well as kept updated.				
16	TDS Receivable	Medium	Party Name	As Per 26 AS	As Per Ledger	Variance	
			From Interest Received	-	8,54,334.00	8,54,334.00	
			From Cash Withdrawal	-	5,56,233.00	5,56,233.00	
			From FD Interest	-	1,73,560.00	1,73,560.00	
			Grand Total			14,10,567.00	
Personnel Response: Non - Reflection in 26AS is due to delay in quarterly filing by the other Parties.							

Thrissur
26-05-2026

Nidheesh P Anto

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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

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

Date: 28.05.2026

Scrip Code: BSE: 538834

Subject: Declaration on unmodified opinion in the Auditors' report for the financial year ended 31st March, 2026.

Ref: Regulation 33(3)(d) of SEBI (LODR) Regulations, 2015 and SEBI Circular CIR/CFD/CMD/56/2016 dated 27th May, 2016

I hereby confirm and declare that the Statutory Auditors of the Company M/s. Mahesh C Solanki & Co, Chartered Accountants, Chennai, have issued the audit report on the Standalone Audited Financial Statements of the Company for the financial year ended 31st March, 2026, with an unmodified opinion.

Kindly take the above information on record.

Thanking You,
Yours faithfully,
For JMJ Fintech Limited

Justin Thomas O
Chief Financial Officer

