



(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

06th November 2024

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 Wednesday, 06th November 2024

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) 06th November 2024 commenced at 03:00 pm and concluded at 04:30 pm have inter alia considered and approved:

1. The standalone unaudited financial results of the Company along with the Limited Review report for the quarter ended 30th September 2024.
2. Authorizing the Managing Director to appoint designated officials to manage the company's legal matters.
3. Authorizing the Managing Director to take necessary steps for changing the name from Meenakshi Enterprises Limited to JMJ Fintech Limited in the Demat Account.
4. Authorizing the Operation Manager to sanction loan amounts up to Rs. 5,00,000 and any loan exceeding Rs. 5,00,000 is to be sanctioned jointly by the operation Manager and the Managing Director.

Details as required under Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 read with SEBI circular SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 are Enclosed herewith.





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We wish to further inform you that the Company has made arrangements for the release of the Unaudited financial results for the quarter ended 30th September 2024 in the newspaper as per the requirement of the Listing Regulations.

This is for your information and record.

Thanking You,
Yours faithfully,
For **JMJ FINTECH LIMITED**



VIDYA DAMODARAN
COMPANY SECRETARY AND COMPLIANCE OFFICER
MEMBERSHIP NO. A 69509

Mahesh C.Solanki&Co, Chartered Accountants

INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM STANDALONE FINANCIAL RESULTS

To the Members of

JMJ FINTECH LIMITED.

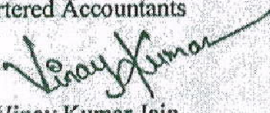
1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of **JMJ FINTECH LIMITED** (the "Company"), for the quarter ended September 30, 2024 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

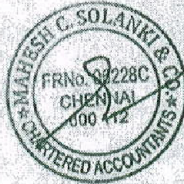
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed 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 Vinay Kumar Jain
Memb No. 232058



UDIN: 24232058BKCZXV1463
Place: Chennai-06
Date: 06-11-2024

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

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STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER, 2024

S. No.	Particulars	Quarter Ended		Half year ended		Year ended	
		30.09.2024		30.09.2024		31.03.2024	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
I	Net Sales / Income from Operations	374.08	147.00	743.28	225.18	746.41	
II	Other Operating Income	1.30	0.55	1.30	0.84	0.34	
III	Total Income from Operations (Net)	375.38	147.55	744.58	226.02	746.75	
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 Finance Cost	36.30	18.02	70.41	29.57	85.00	
d	Employee benefits expenses	55.64	29.38	103.90	55.16	137.13	
e	Depreciation & Amortisation Expense	5.17	4.27	9.44		18.23	
f	Other Expenses	40.27	21.65	72.04	43.23	120.22	
g	Administrative Expenses	15.08	6.63	21.71	1.18	0.41	
h	Provision for Non-Performing Assets/Bad debts	-	-	-	-	-	-
i	Bad debts	-	-	-	-	-	-
ii	Total Expenses	152.46	69.53	277.50	129.14	360.99	
V	Profit before Exceptional and Extra ordinary items and Tax (III-IV)	222.92	78.02	467.08	96.87	385.76	
VI	Exceptional items	-	-	-	-	-	-
VII	Profit before Extraordinary items and Tax (V-VI)	222.92	78.02	467.08	96.87	385.76	
VIII	Extraordinary item	222.92	78.02	467.08	96.87	385.76	
IX	Profit Before Tax (VII-VIII)	222.92	78.02	467.08	96.87	385.76	
X	Tax expense						
a	Current Tax	55.99	31.89	117.74	31.89	96.30	
b	Tax Relating to Earlier Year	-	0.15	0.15	-	-	
c	Deferred Tax	-	-	-	-	-	
d	Excess Provision for Tax Written Back	-	-	-	-	-	
e	Provision for RBI Standard Reserve @20% on PBT	-	-	-	-	-	
XI	Profit/(Loss) for the period from Continuing Operations (IX-X)	166.93	46.13	349.19	64.98	213.78	
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)	166.93	46.13	349.19	64.98	213.78	
XVI	Earning Per Share of Rs. 10/- each (not annualized)						
a)	Basic	1.35	0.37	2.82	0.52	1.72	
b)	Diluted	1.35	0.37	2.82	0.52	1.72	

NOTES:

- Above results were reviewed by Audit Committee and approved by the Board of Directors in their Board Meeting held on 06th November, 2024
- Figures for the prior periods/years have been regrouped and/or classified wherever considered necessary.
- The Statutory Auditors of the company have carried out the Limited Review of the above quarterly financial results.
- Current Tax includes Net of MAT Credit
- Segmental Report for the quarter as per Ind AS-108 is not applicable.



For JMJ FINTECH LIMITED
 JOJU MADATHUMPADY JOHNY
 Managing Director
 DIN: 02712125

Place : Coimbatore - 641006
 Date : November 06, 2024

JMJ FINTECH LIMITED

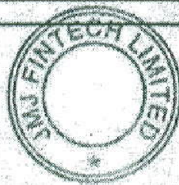
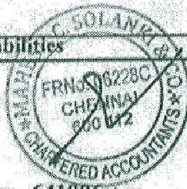
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Statement of Standalone Assets and Liabilities as at September 30th 2024

Particulars	Rs in Laacs	
	As at Sept 30, 2024 Unaudited	As at March 31, 2024 Audited
ASSETS		
(1) Financial Assets		
(a) Cash and Cash equivalents	214.80	5.15
(b) Bank balance other than (a) above	220.00	-
(c) Derivative financial instrument		
(d) Receivables		
(I) Trade Receivables	0.66	
(II) Other Receivables	0.96	
(e) Deposits	29.32	21.82
(f) Loan and Advances	2,570.40	2,519.79
(g) Investments		
(h) Other Financial Assets(SPL Interest Accrued)	18.95	14.50
Sub-total (1)	3,055.09	2,561.26
(2) Non- financial Assets		
(a) Inventories		
(b) Current tax assets (Net)		
(c) Deferred Tax assets	0.83	0.83
(d) Investment Property		
(e) Biological Assets other than bearer plants		
(f) Property, Plant & Equipment	61.05	44.76
(g) Capital work-in-progress		
(h) Intangible assets under development		
(i) Goodwill		
(j) Other intangible assets	17.37	12.94
(k) Other non- financial assets	118.63	124.73
Sub-total (2)	197.86	183.25
Total Assets (A) (1+2)	3,252.95	2,744.51
LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(a) Derivative financial Instrument		
(b) Payables		
(I) Trade Payables	15.20	14.54
(II) Other Payables	38.19	30.90
(c) Debt securities		
(d) Subordinated Debts	1,121.70	1,035.70
(e) Deposits		
(f) Borrowings		
(g) Other financial liabilities	44.90	
Sub-total (1)	1,219.99	1,081.14
(2) Non-financial liabilities		
(a) Current tax liabilities (Net)	3.20	2.01
(b) Provisions	123.86	104.64
(c) Deferred tax liabilities (Net)		
(d) Other non-financial liabilities		
Sub-total (2)	127.06	106.65
(3) Equity		
(a) Equity share capital	1,240.00	1,240.00
(b) Other equity	665.91	316.72
	1,905.91	1,556.72
Total equity and liabilities	3,252.95	2,744.51



For JM J FINTECH LIMITED


JOJU MADATHUMPDY JOHNY
 Managing Director
 DIN: 02712125

Place : Coimbatore - 641006
Date : November 06, 2024

JMJ FINTECH LIMITED

CIN: L51102TZ1982PLC029253

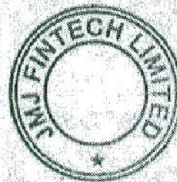
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Statement of cash flow for the period ended 30th September 2024

Rs. In Lacs

	PARTICULARS	30.09.2024	31-03-2024
A.1	Cash Flow From Operating Activities		
	Net Profit Before Tax & Extra-Ordinary Items	467.08	385.76
	<i>Adjustments for Non-Cash & Non-Operating Expenses</i>		
	Depreciation	9.44	18.23
	Bad Debts written off	-	-
	Provision for NPA/ (Written back)/Standrad Assets	21.71	0.41
	Share Issue Expenses w/off	-	-
	Preliminary Expenses w/off	-	-
	Operating Profit Before Working Capital Changes	498.23	404.40
A.2	Adjustments for Working Capital Changes		
	Net Cash Flow from Operating Activities		
	Inventories - (Increase) / Decrease	-	-
	Trade Receivables - (Increase) / Decrease	-	-
	Income Tax Receipts	-	-
	Short & Long Term Loans & Advances - (Increase) / Decrease	(72.32)	(1,162.20)
	Other Current and Non- Current Assets - (Increase) / Decrease	(7.47)	(116.10)
	Liabilities & Provisions - Increase / (Decrease)	(44.63)	37.75
	Cash Generated from Operations	373.81	(836.15)
	Taxes Paid During the Year	-	-
A.3	Net Cash Flow from Operating Activities	373.81	(836.15)
B	Cash Flow From Investing Activities		
	Commercial Deposits and Bank deposits	(220.00)	22.25
	Net (Purchase)/Sale of Fixed Assets	(30.15)	(41.01)
	Net Cash Flow from Investing Activities	(250.15)	(18.76)
C	Cash Flow From Financing Activities		
	Proceeds from Issue of Equity Shares	-	-
	Issue Expenses Incurred	-	-
	(Repayment)/Availment of Borrowings	86.00	736.60
	Net Cash Flow from Financing Activities	86.00	736.60
D	Net Increase /(Decrease) in Cash & Cash Equivalents (A.3+B+C)	209.66	(118.31)
E.	Opening Cash & Cash Equivalents	5.15	123.46
F.	Closing Cash & Cash Equivalents	214.80	5.15



For JM J FINTECH LIMITED

JOJU MADATHUMPDY JOHNY

Managing Director

DIN: 02712125

Place : Coimbatore - 641006

Date : November 06, 2024