



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

17-02-2026

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

Scrip Code: 538834

Dear Sir/Madam,

Subject: Submission of Investor Presentation for Quarter 3 (Financial Year 2025- 26)

Pursuant to Regulation 30 read with Para A of Part A of Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Investor Presentation for the Second quarter ended December 31, 2025

The aforesaid presentation is also being made available on the Company's website for the information of investors and the public at large.

You are requested to take the above information on record.

Yours faithfully,

For JMJ FINTECH LIMITED



VIDYA DAMODARAN
COMPANY SECRETARY & COMPLIANCE OFFICER
Membership No: A69509

JMJ FINTECH LIMITED

INVESTOR PRESENTATION

Q3 FY 2025-26



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About us



JMJ Fintech Limited is a Reserve Bank of India registered Non-Banking Financial Company (NBFC), operating as a non-deposit taking institution and having its Registered Office at Ganapathy, Coimbatore, Tamil Nadu. The company stands firm on ethical financial principles, transparency, and customer-centric values. Our operations are guided by a strong code of conduct and integrity that shape every product and service we offer.



Our Vision

"To be the leading listed NBFC, recognized for innovation, distinguished by trust, integrity and excellence, driving financial inclusion and contributing to the economic prosperity of our clients and society at large."



Our Mission

"Our mission is to empower individuals and businesses with accessible financial solutions, fostering economic growth and financial well-being within globally."

"OVER FOUR DECADES OF TRUST, GROWTH, AND VALUE CREATION."

MANAGEMENT OVERVIEW

BOARD OF DIRECTORS



Mr. Johny Madathumpady Lonappan
Promoter & Executive Chairman



Mr. Joju Madathumpady Johny
Managing Director



Lt. Col. Velayudhanpillai Harikumar
Independent Director



CA. Sivadas Chettoor
Independent Director



CA. Julie George Varghese
Independent Director

KEY MANAGERIAL PERSONNEL



Mr. Johnny Madathumpady Lonappan

Promoter & Executive Chairman



Mr. Joju Madathumpady Johny

Managing Director



CS. Vidya Damodaran

Company Secretary & Compliance Officer



Mr. Justin Thomas O

Chief Financial Officer

OUR CORE VALUES



JMJ FINTECH LIMITED AT A GLANCE



43+ Years of Excellence



Market Cap
Rs. 2832.64 Lakhs



43 Branches



24,000 + Customers



Net Worth
FY26 -
Rs. 3652.26 Lakhs



Revenue
FY26 - Upto Q3
Rs. 1658.75 Lakhs



Net Profit
FY26 - Upto Q3
Rs. 585.14 Lakhs



EPS
FY26 - Upto Q3
Rs. 3.10

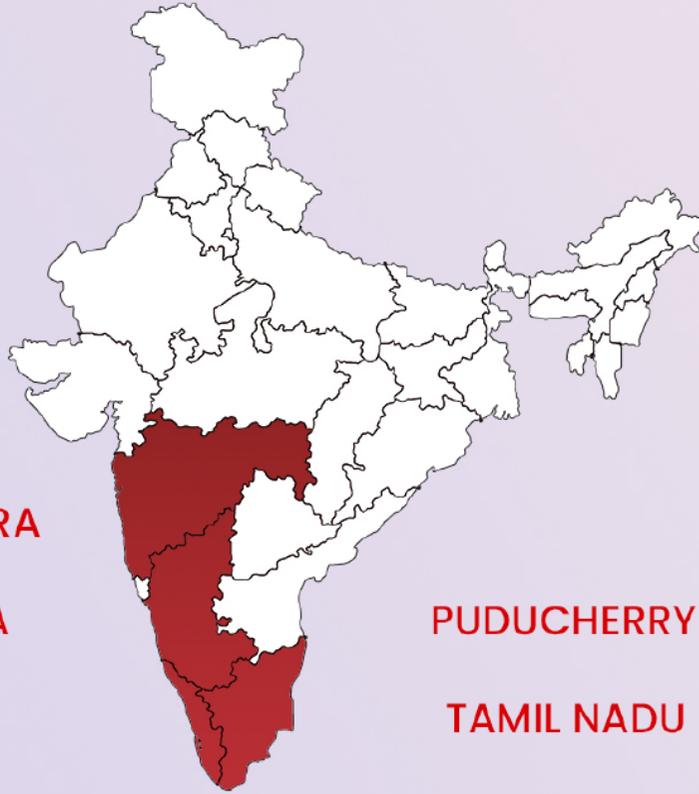


EBITDA
FY26 - Upto Q3
Rs.1034.75 Lakhs



Reserves & Surplus
FY26 - Upto Q3
Rs.1604.26Lakhs

GEOGRAPHICAL PRESENCE



MAHARASHTRA

KARNATAKA

KERALA

PUDUCHERRY

TAMIL NADU

THE COMPANY'S STRATEGIC FORAY INTO THE INDIAN SUBCONTINENT BEGAN NOT AS A SPRINT, BUT A METICULOUSLY PLANNED MARATHON. INITIALLY FOCUSED ON ESTABLISHING A ROBUST, HIGH-VISIBILITY OPERATIONAL BASE AND SECURE EARLY MARKET VALIDATION. THE JOURNEY MARKED A CALCULATED GEOGRAPHICAL DIVERSIFICATION. LEVERAGING THE STRONG INITIAL PERFORMANCE, THE FOCUS SHIFTED TO PENETRATING INDIA'S GROWING MARKET OF ECONOMIC CATALYSTS.

TODAY, THE COMPANY'S FOOTPRINT IS TRULY PAN-INDIAN. ITS PRESENCE NOW SPANS THE MAJOR ECONOMIC CORRIDORS, REACHING DEEP INTO THE SEMI-URBAN AND DIGITALLY-CONNECTED SMALLER CITIES. THIS COMPREHENSIVE EXPANSION IS POWERED BY A LOCALIZED SUPPLY CHAIN, ENSURING EFFICIENT SERVICE. BY STRATEGICALLY LINKING THE RURAL VILLAGES, THE COMPANY HAS SUCCESSFULLY UNLOCKED A VAST, DIVERSE CONSUMER BASE, POSITIONING ITSELF AS A GENUINELY NATIONAL MARKET PENETRATOR.

COMPREHENSIVE FINANCIAL SERVICES



PERSONAL LOAN

TERM LOAN

CORPORATE LOAN

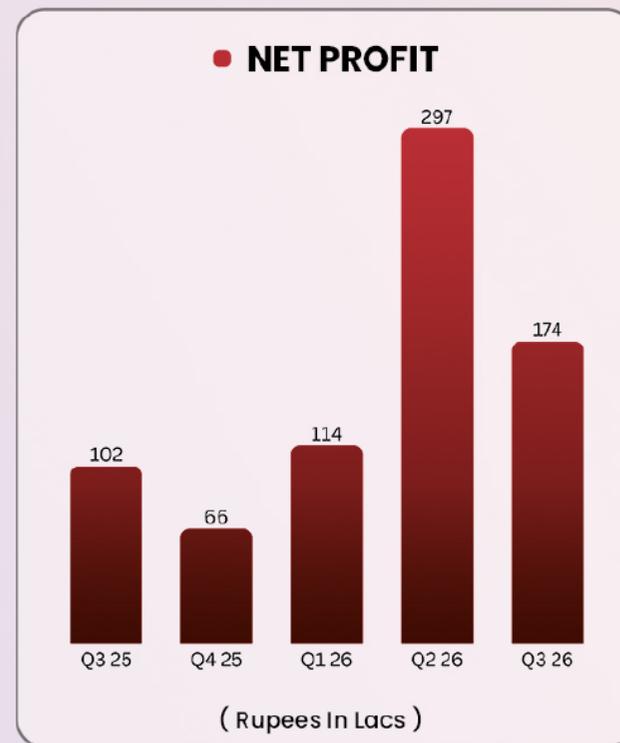
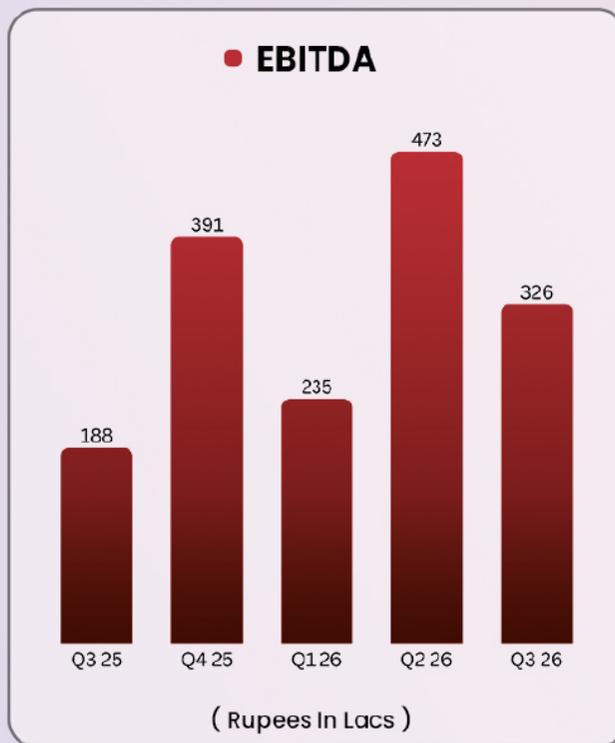
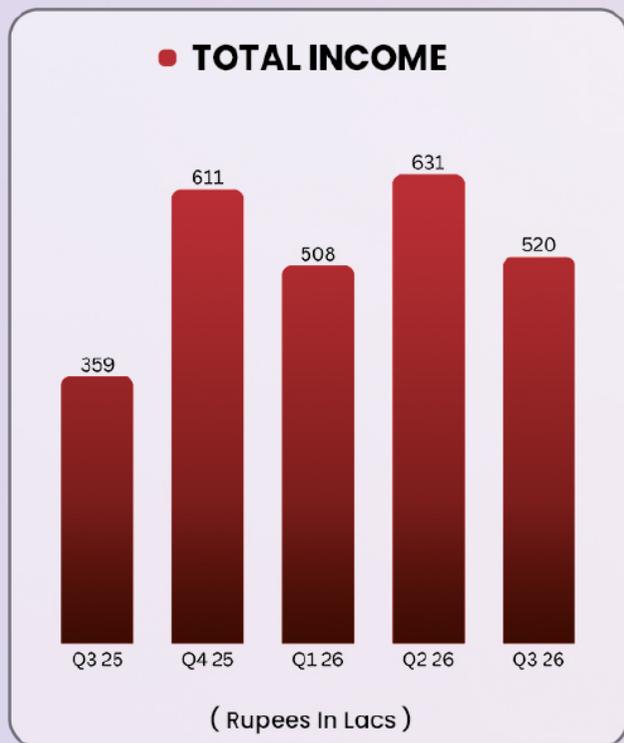
BUSINESS LOAN

GOLD LOAN

PROPERTY LOAN

FINANCIAL OVERVIEW

KEY FINANCIAL HIGHLIGHTS – QUARTERLY



PROFIT AND LOSS STATEMENT

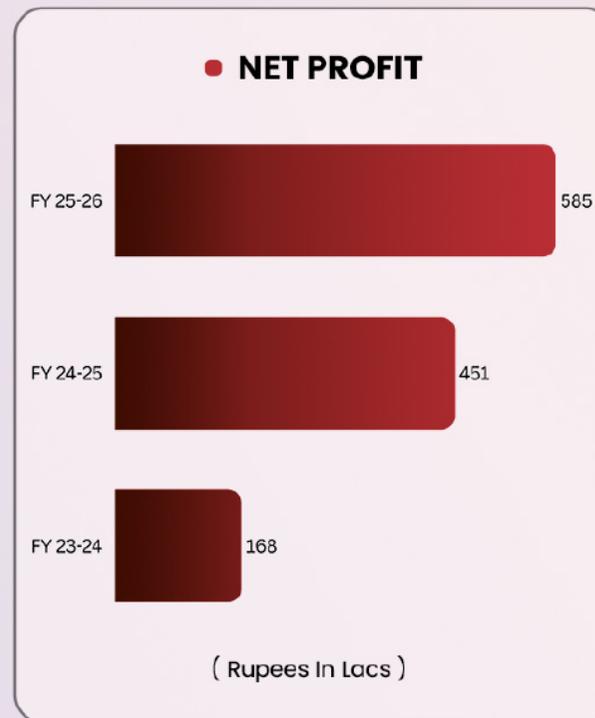
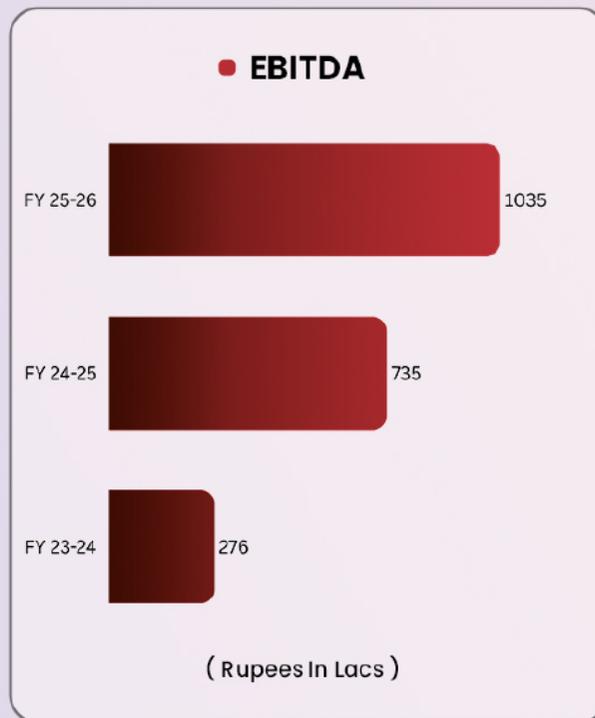


(₹ In Lakhs)

Particulars	Q3 FY 26	Q2 FY 26	Q1 FY 26	Q4 FY 25
Revenue from Operations				
Interest Income	512.98	627.52	507.18	610.71
Other Income	6.82	3.71	0.55	-
Total Income	519.80	631.22	507.73	610.71
Expenses				
Finance Cost	83.70	77.63	69.42	51.17
Employee Benefits Expenses	111.92	155.97	171.00	147.03
Depreciation & Amortization Expense	7.18	6.85	6.11	7.38
Administrative Expenses	74.09	37.17	73.65	101.51
Provision for NPA	7.63	-35.32	27.90	-29.30
Total Expenses	284.51	242.30	348.08	277.79
Profit Before Tax	235.29	388.93	159.65	332.92
Current Tax	61.66	91.84	45.22	78.64
Deferred Tax Asset (Net)	-	-	-	-0.98
Excess Provision for Tax Written Back	-	-	-	-
Provision for RBI Standard Reserve @ 20% on PBT	-	-	-	189.11
Profit for the Period	173.63	297.08	114.43	66.15

FINANCIAL OVERVIEW

KEY FINANCIAL HIGHLIGHTS -YEARLY (UPTO Q3)



YEARLY RESULTS OF JMJ FINTECH LIMITED

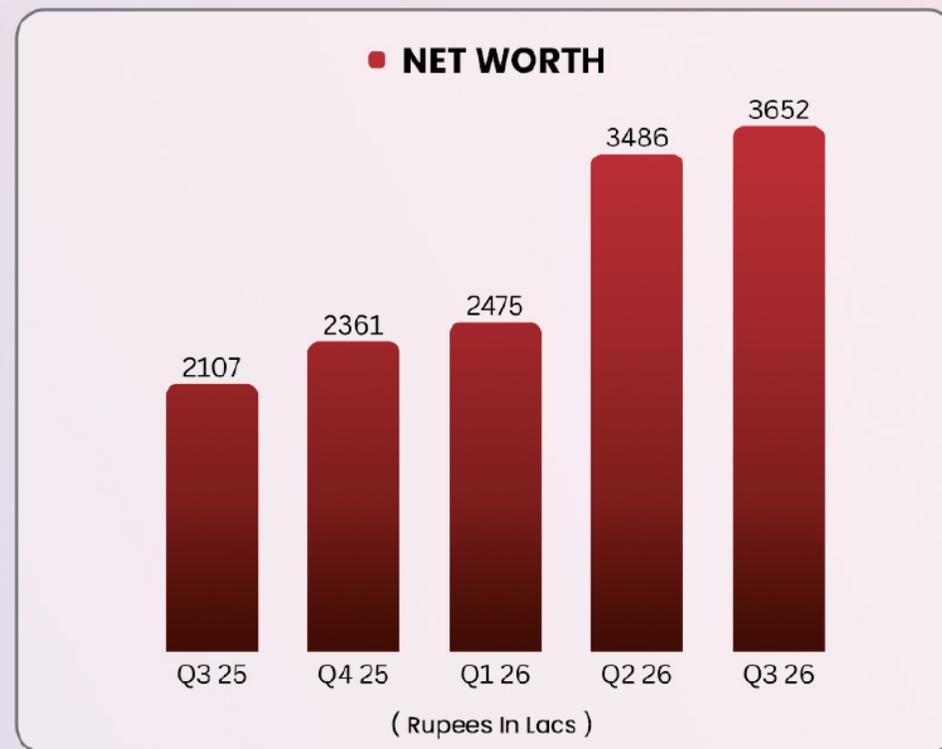
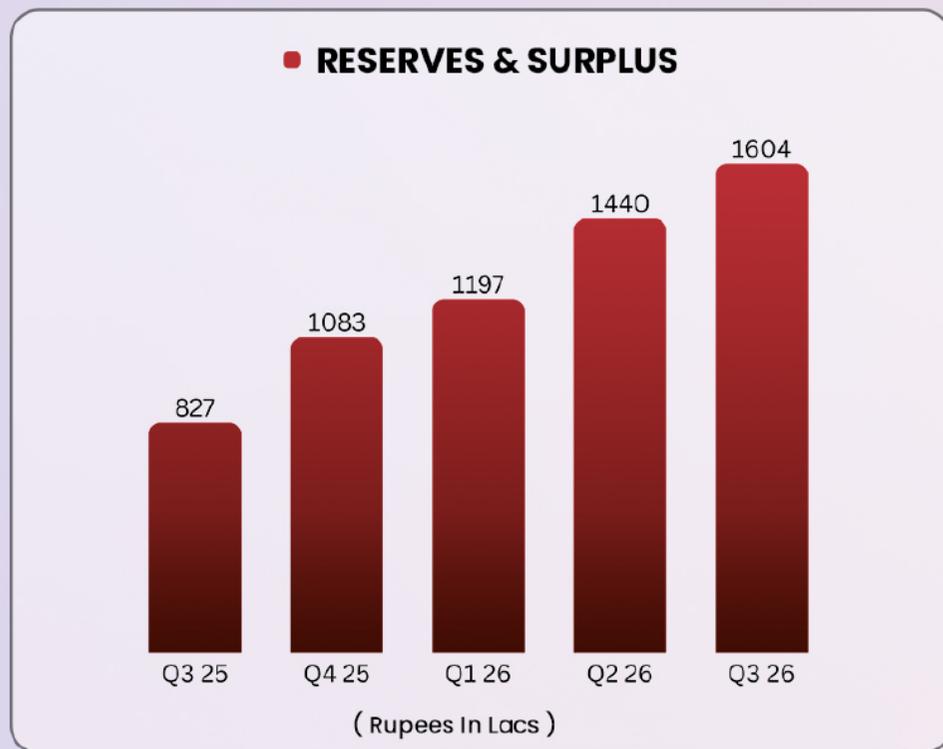


(₹ In Lakhs)

Particulars	FY 2026 (Upto Q3)	FY 2025	FY 2024	FY 2023
Revenue from Operations				
Interest Income	1647.68	1711.71	746.42	125.51
Sale of Securities	-	-	-	255.41
Other Income	11.08	3.01	0.34	1.37
Total Income	1658.75	1714.72	746.75	382.29
Expenses				
Finance Costs	230.75	157.46	85	6.46
Purchase of Stock in Trade	-	-	-	216.2
Change in Inventories of Finished Goods, Stock-in-Trade, WIP	-	-	-	30.41
Employee Benefit Expense	438.89	342.61	137.13	65.13
Depreciation & Amortisation Expense	20.14	23.81	18.23	2.11
Other Expenses	185.12	245.28	120.22	35.82
Total Expenses	874.89	769.16	360.58	356.1
Profit Before Exceptional and Extraordinary Items and Taxes	783.87	945.56	386.17	26.19
Exceptional Items-Net Provision for NPA, Sub Std and Std Assets	-	-	5.42	-72.17
NPA Provision Reversed	-	-	-5.01	-
Profit Before Tax (PBT)	783.87	945.56	385.76	98.36
Current Tax	198.72	237.54	96.3	-
Tax relating to earlier years	-	2.98	-	-
Deferred Tax Asset	-	-0.98	-0.83	-
b/f Deferred Tax Liability Reversed	-	-	-0.65	0.648
Reversal of FY 20-21 Tax Provision	-	-	-	-5.06
Statutory Reserve @ 20% on PBT	-	189.11	77.15	19.67
Profit for the Period	585.14	516.91	213.78	83.11

FINANCIAL OVERVIEW

KEY FINANCIAL HIGHLIGHTS – QUARTERLY



BALANCE SHEET



(₹ In Lakhs)

Particulars	FY 2026 (As On 31-12-25)	FY 2025	FY 2024	FY 2023
LIABILITIES AND EQUITY LIABILITIES				
Financial Liabilities				
Trade Payables	7.88	22.62	14.54	9.21
Other Payables	113.42	60.16	30.90	-
Subordinated Debts	2896.30	2006.70	1035.70	299.10
Borrowings	-	100.00	-	-
Sub-Total	3017.60	2,189.48	1,081.14	308.31
Non-Financial Liabilities				
Current Tax Liabilities (Net)	7.58	5.26	2.01	1.08
Provisions	209.76	247.85	104.64	4.88
Deferred Tax Liabilities (Net)	-	-	-	0.64
Other Non-Financial Liabilities	19.73	-	-	-
Sub-Total	237.07	253.11	106.65	6.60
Equity				
Equity Share Capital	2048.00	1,280.00	1,240.00	1,240.00
Other Equity	1604.26	1,082.75	316.72	25.79
Sub-Total	3652.26	2,362.75	1,556.72	1,265.79
TOTAL EQUITY AND LIABILITIES	6906.93	4,805.34	2,744.51	1,580.70

BALANCE SHEET



(₹ In Lakhs)

Particulars	FY 2026 _(As On 31-12-2025)	FY 2025	FY 2024	FY 2023
ASSETS				
Financial Assets				
Cash and Cash Equivalents	634.88	191.59	5.15	123.46
Bank Balance other than above	902.08	-	-	35.45
Trade Receivables	1.88	-	-	-
Other Receivables	-	0.35	-	-
Deposits	38.36	38.32	21.82	-
Loans and Advances	4614.61	4,256.95	2,519.79	1,363.76
Other Financial Assets	44.87	18.68	14.50	-
Sub-Total	6236.68	4,505.89	2,561.26	1,522.67
Non- Financial Assets				
Current Tax Assets (Net)	-	-	-	23.12
Deferred Tax Assets	1.81	1.81	0.83	-
Property, Plant & Equipment	477.19	62.36	44.76	28.80
Other Intangible Assets	23.02	23.06	12.94	6.12
Other Non- Financial Assets	168.22	212.22	124.73	-
Sub-Total	670.24	299.45	183.25	58.03
TOTAL ASSETS	6906.93	4,805.34	2,744.51	1,580.70

KEY FINANCIAL RATIOS



	FY 2026 ^(Up To 31-12-2025)	FY 2025	FY 2024	FY 2023
PER SHARE RATIOS				
Basic EPS (Rs.)	3.10	3.33	1.72	0.67
Diluted EPS (Rs.)	1.70	2.77	1.72	0.67
Book Value (Rs.)	14.41/7.06	18.46	12.55	10.2
Revenue from Operations/share	8.10	13.4	6.02	3.08
EBITDA	5.05	8.8	3.94	0.28
PROFITABILITY RATIOS				
EBITDA Margin (%)	62.38%	65.72%	65.42%	9.08%
EBIT Margin (%)	61.17%	64.33%	63.09%	8.54%
Net Profit Margin (%)	35.28%	30.15%	28.62%	21.74%
Return on Networth	16.02%	21.88%	13.73%	6.50%
Return on Capital Employed	15.45%	24.68%	18.17%	2.09%
Return on Asset	9.99%	13.69%	9.89%	6.02%
Total Debt/Equity	0.79	0.89	0.76	0.25
Asset Turnover Ratio	28.33%	40.28%	34.57%	27.70%
COVERAGE RATIOS				
Interest Coverage Ratio(Before Tax)	4.40	7.16	5.54	5.05



MANAGEMENT'S STRATEGIC INTERPRETATION

PROFITABILITY SURGE

SIGNIFICANT IMPROVEMENTS IN ROE, ROCE AND ROA REFLECT THE COMPANY'S GROWING OPERATIONAL AND FINANCIAL EFFICIENCY. THESE HIGHER RETURNS INDICATE MORE EFFECTIVE UTILIZATION OF SHAREHOLDER EQUITY, DEBT AND TOTAL ASSETS.

EARNINGS GROWTH

EARNINGS PER SHARE (EPS) HAS INCREASED SIXFOLD BETWEEN FY 23 AND FY 26, HIGHLIGHTING ROBUST BOTTOM-LINE EXPANSION AND STRONGER CORE BUSINESS PERFORMANCE.

STRENGTHENING BALANCE SHEET

THE CONSISTENT RISE IN BOOK VALUE PER SHARE POINTS TO THE ACCUMULATION OF RETAINED EARNINGS AND APPRECIATION IN ASSET VALUE, REINFORCING THE COMPANY'S LONG-TERM FINANCIAL HEALTH.

ENHANCED SHAREHOLDER VALUE

THE SHARP UPTICK IN RETURN ON NET WORTH (RONW) DEMONSTRATES THE COMPANY'S IMPROVED ABILITY TO GENERATE RETURNS ON SHAREHOLDERS' CAPITAL — A STRONG INDICATOR OF VALUE CREATION AND ALIGNMENT WITH INVESTOR INTERESTS.

OUTLOOK BEYOND FY 26



STRENGTHENED CAPITAL STRUCTURE

WITH IMPROVING ROCE AND ROE, THE COMPANY WILL MAINTAIN AN OPTIMAL DEBT-TO-EQUITY RATIO TO FUTURE GROWTH WITHOUT RISKING FINANCIAL STABILITY.

FUTURE-READY STRATEGY

THE COMPANY IS ON A STRONG, UPWARD FINANCIAL PATH, SUPPORTED BY CONSISTENT PROFITABILITY IMPROVEMENTS, BALANCE SHEET STRENGTHENING, AND RISING SHAREHOLDER RETURNS.

MANAGEMENT CONFIDENCE

THE LEADERSHIP TEAM REMAINS CONFIDENT IN DELIVERING SUPERIOR PERFORMANCE THROUGH CONTINUED INNOVATION, OPERATIONAL EXCELLENCE, AND DISCIPLINED FINANCIAL MANAGEMENT.



KERALA | TAMIL NADU | KARNATAKA
PUDUCHERRY | MAHARASHTRA
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No.3 Bus Stand, Gopalsamy Temple Street,
Ganapathy, Coimbatore, Tamil Nadu, India – 641 006
GSTIN : 33AACCM8666R3ZM

Regional Office

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Thrissur, Kerala, India –680 001
GSTIN : 32AACCM8666R1ZQ

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