



(Formerly known as Meenakshi Enterprises Limited)  
A NBFC listed at Bombay Stock Exchange

**CIN: L51102TZ1982PLC029253**

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Coimbatore, Tamil Nadu, India-641006  
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To,

22-05-2025

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

Dear Sir/Madam,

Scrip Code: 538834

Subject: Submission of Investor Presentation for Quarter 4 (FY 2024- 25)

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 fourth quarter ended March 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 Q4 FY 2024-25**



CIN: L51102TZ1982PLC029253

**KERALA | TAMIL NADU | KARNATAKA  
PUDUCHERRY | MAHARASHTRA**

**NBFC listed at Bombay Stock Exchange**

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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.



## 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.



## Mission

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



# **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. Johny 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. 3161.60 Lakhs**



**42 Branches**



**24,000 +  
Customers**



**Net Worth  
FY25 -  
Rs. 2362.75 Lakhs**



**Revenue  
FY25 -  
Rs. 1714.72 Lakhs**



**Net Profit  
FY25 -  
Rs. 516.91 Lakhs**



**EPS FY25 -  
Rs. 4.04**



**EBITDA FY25 -  
Rs. 1126.83 Lakhs**



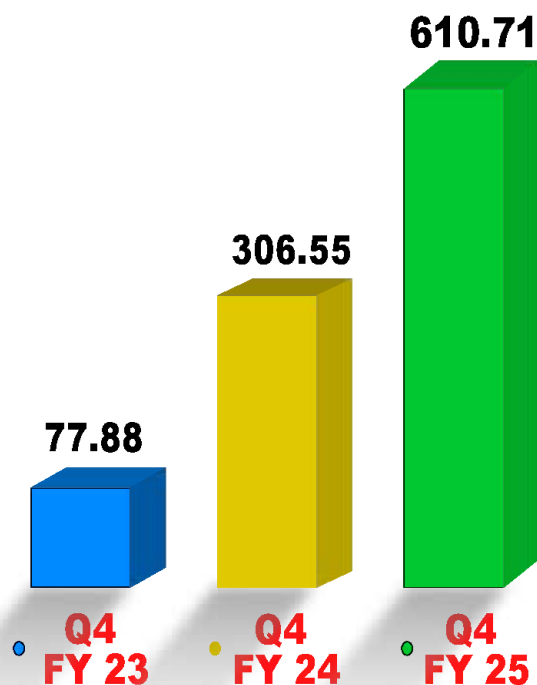
**Reserves & Surplus  
FY25 - Rs. 1082.75 Lakhs**

# **COMPREHENSIVE FINANCIAL SERVICES**



# FINANCIAL OVERVIEW

## KEY FINANCIAL HIGHLIGHTS – Q4



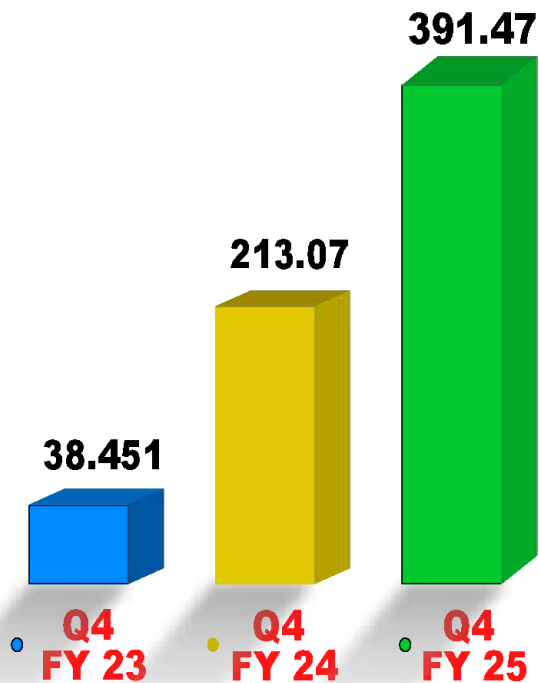
(Rs. In Lakhs)

## TOTAL INCOME

"Total income recorded a remarkable **294%** growth in Q4 FY 24 and continued its upward trajectory with a **↑99%** increase in **Q4 FY 25** compared to the same period in the preceding year, underscoring the company's sustained growth momentum."



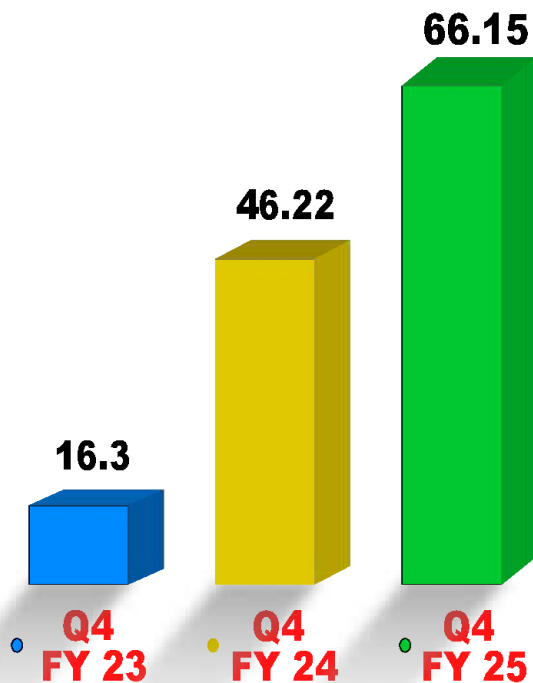
## **EBITDA**



**(Rs. In Lakhs)**

**"EBITDA surged by 454% in Q4 FY 24 and registered a further year-over-year increase of ↑ 84% in Q4 FY 25 highlighting continued operational efficiency and scalable business growth."**

## NET PROFIT



(Rs. In Lakhs)

“Net profit rose sharply by 183% in Q4 FY 24, followed by a **↑ 43%** growth in **Q4 FY 25** over the same period in the preceding year, highlighting consistent profitability expansion and strong bottom-line performance.”

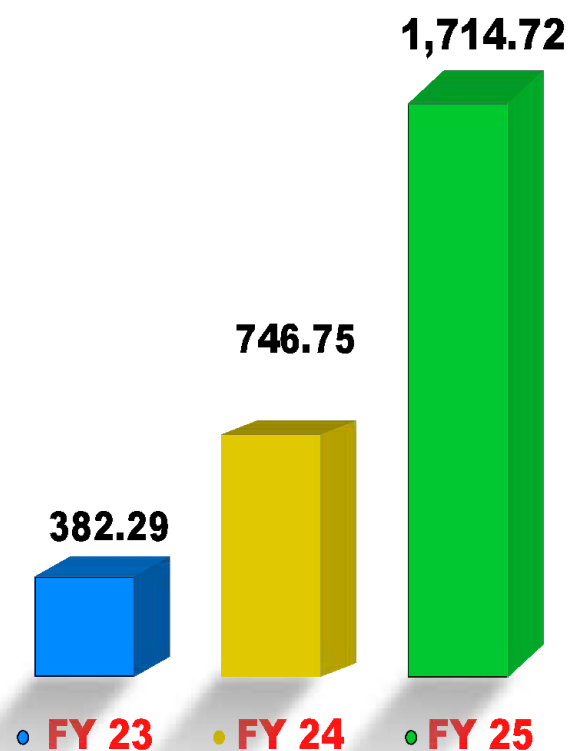
# PROFIT AND LOSS STATEMENT

(Rs . In Lakhs)

| Particulars                                     | Q4 FY 25      | Q4 FY 24      | Q4 FY 23     |
|-------------------------------------------------|---------------|---------------|--------------|
| <b>Revenue from Operations</b>                  |               |               |              |
| Interest Income                                 | 610.71        | 307.50        | 76.52        |
| Other Income                                    | -             | -0.95         | 1.37         |
| <b>Total Income</b>                             | <b>610.71</b> | <b>306.55</b> | <b>77.89</b> |
| <b>Expenses</b>                                 |               |               |              |
| Changes in Inventories of Finished Goods        | -             | -             | 14.30        |
| Finance Cost                                    | 51.17         | 30.59         | 4.79         |
| Employee Benefits Expenses                      | 147.03        | 52.20         | 16.12        |
| Depreciation & Amortization Expense             | 7.38          | 18.23         | 2.11         |
| Administrative Expenses                         | 101.51        | 38.11         | 8.00         |
| Provision for NPA                               | -29.30        | 3.17          | 1.02         |
| <b>Total Expenses</b>                           | <b>277.79</b> | <b>142.30</b> | <b>46.33</b> |
| <b>Profit Before Tax</b>                        | <b>332.92</b> | <b>164.25</b> | <b>31.56</b> |
| Current Tax                                     | 78.64         | 42.35         | -            |
| Deferred Tax Asset(Net)                         | -0.98         | -1.47         | 0.642        |
| Excess Provision for Tax Written Back           | -             | -             | -5.06        |
| Provision for RBI Standard Reserve @ 20% on PBT | 189.11        | 77.15         | 19.67        |
| <b>Profit for the Period</b>                    | <b>66.15</b>  | <b>46.22</b>  | <b>16.31</b> |

# FINANCIAL OVERVIEW

## KEY FINANCIAL HIGHLIGHTS – FINANCIAL YEAR

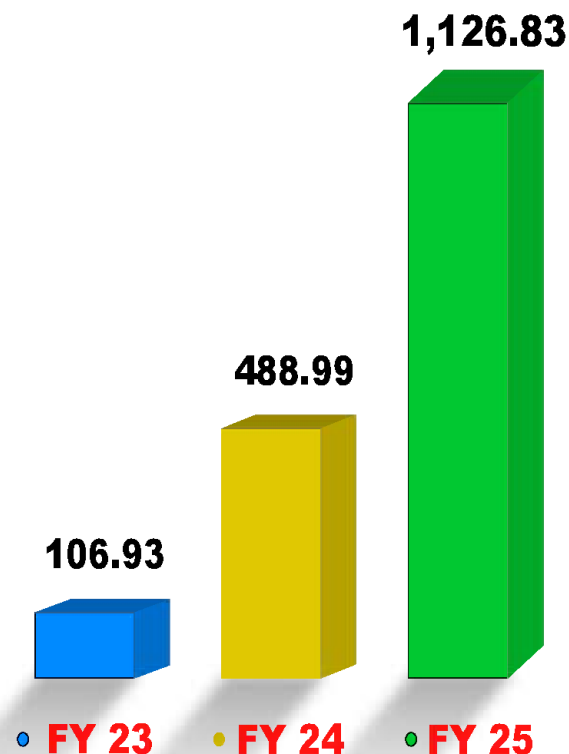


(Rs. In Lakhs)

### TOTAL INCOME

"Total income surged by 95% year-on-year in FY 24 and by **↑129%** in **FY 25**, reflecting strong growth momentum."

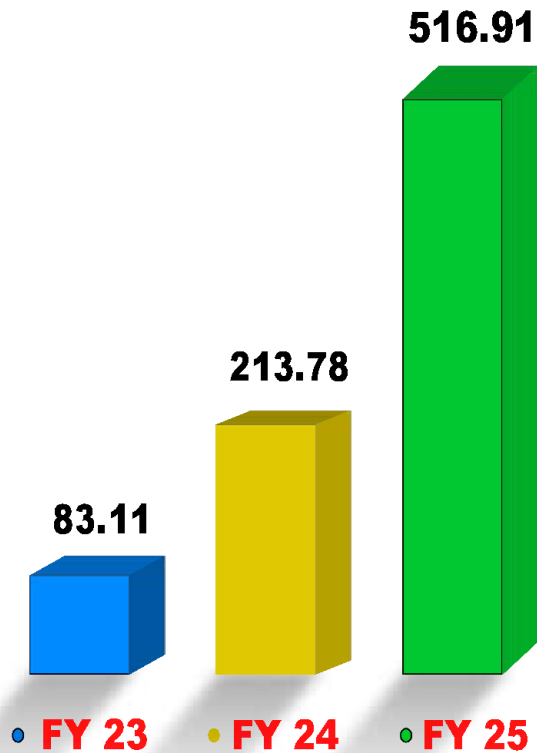
## **EBITDA ANALYSIS - YEAR WISE**



**(Rs. In Lakhs)**

**"EBITDA grew consistently year-on-year, rising by ↑ 130% from FY 24 to FY 25. This steady growth reflects a strong market presence, effective execution of strategies, and significant operational expansion."**

## NET PROFIT



(Rs. In Lakhs)

**"The Company achieved a 157% increase in Net Profit during FY 24 compared to FY 23, followed by an impressive ↑142% growth in FY 25 over FY 24."**

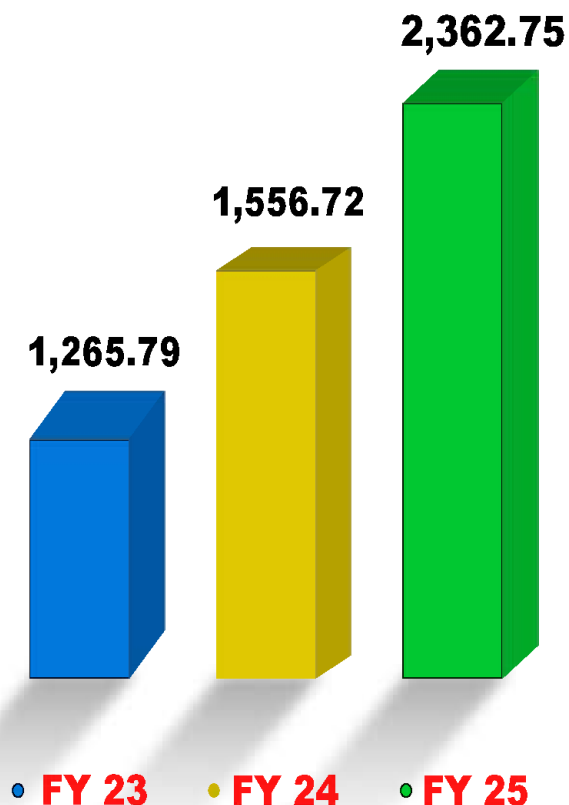


# YEARLY RESULTS OF JMJ FINTECH LIMITED

(Rs . In Lakhs)

| Particulars                                                        | FY 2025        | FY 2024       | FY 2023       |
|--------------------------------------------------------------------|----------------|---------------|---------------|
| <b>Revenue from Operations</b>                                     |                |               |               |
| Interest Income                                                    | 1711.71        | 746.42        | 125.51        |
| Sale of Securities                                                 | -              | -             | 255.41        |
| Other Income                                                       | 3.01           | 0.34          | 1.37          |
| <b>Total Income</b>                                                | <b>1714.72</b> | <b>746.75</b> | <b>382.29</b> |
| <b>Expenses</b>                                                    |                |               |               |
| Finance Costs                                                      | 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                                           | 342.61         | 137.13        | 65.13         |
| Depreciation & Amortisation Expense                                | 23.81          | 18.23         | 210.56        |
| Other Expenses                                                     | 245.28         | 120.22        | 35.82         |
| <b>Total Expenses</b>                                              | <b>769.16</b>  | <b>360.58</b> | <b>356.1</b>  |
| <b>Profit Before Exceptional and Extraordinary Items and Taxes</b> | <b>945.56</b>  | <b>386.17</b> | <b>26.19</b>  |
| Exceptional Items-Net Provision for NPA, Sub Std and Std Assets    | -              | 5.42          | -72.17        |
| NPA Provision Reversed                                             | -              | -5.01         | -             |
| <b>Profit Before Tax (PBT)</b>                                     | <b>945.56</b>  | <b>385.76</b> | <b>98.36</b>  |
| Current Tax                                                        | 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         |
| <b>Profit for the Period</b>                                       | <b>516.91</b>  | <b>213.78</b> | <b>83.11</b>  |

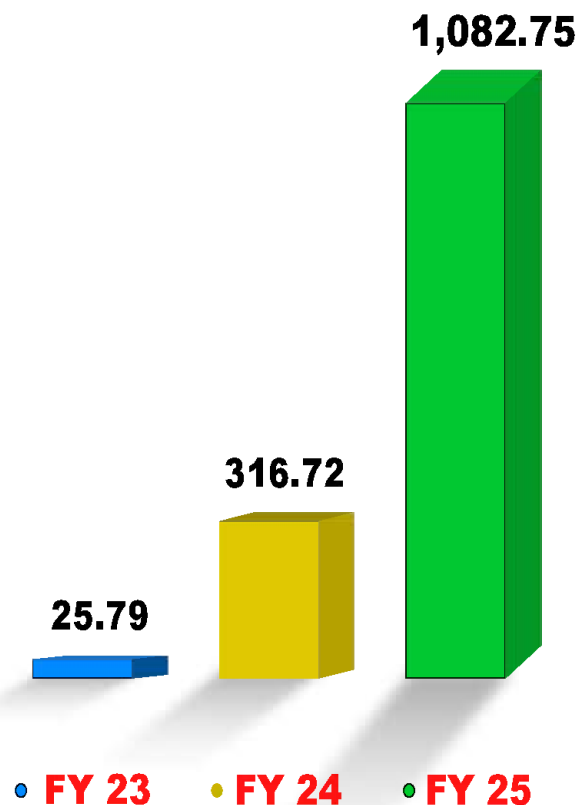
## **NET WORTH ANALYSIS**



**(Rs. In Lakhs)**

**"Net worth increased by about 23% in FY 24 and further by ↑ 52% in FY 25, reaching ₹2,362.75 Lakhs reflecting a strong and growing financial foundation."**

## **RESERVES & SURPLUS**



**(Rs. In Lakhs)**

**"Reserves and surplus grew significantly rising by over 1100% in FY 24, followed by a further ↑ 242% increase in FY 25, reaching ₹1,082.75 Lakhs reflecting strong earnings, effective reinvestment, and growing financial strength."**

# BALANCE SHEET

(Rs . In Lakhs)

| Particulars                         | FY 2025         | FY 2024         | FY 2023         |
|-------------------------------------|-----------------|-----------------|-----------------|
| <b>LIABILITIES AND EQUITY</b>       |                 |                 |                 |
| <b>LIABILITIES</b>                  |                 |                 |                 |
| <b>Financial Liabilities</b>        |                 |                 |                 |
| Trade Payables                      | 22.62           | 14.54           | 9.21            |
| Other Payables                      | 60.16           | 30.90           | 0.00            |
| Subordinated Debts                  | 2006.70         | 1035.70         | 299.10          |
| Borrowings                          | 100.00          | -               | -               |
| <b>Sub-Total</b>                    | <b>2,189.48</b> | <b>1,081.14</b> | <b>308.31</b>   |
| <b>Non-Financial Liabilities</b>    |                 |                 |                 |
| Current Tax Liabilities (Net)       | 5.26            | 2.01            | 1.08            |
| Provisions                          | 247.85          | 104.64          | 4.88            |
| Deferred Tax Liabilities (Net)      | -               | -               | 0.64            |
| <b>Sub-Total</b>                    | <b>253.11</b>   | <b>106.65</b>   | <b>6.60</b>     |
| <b>EQUITY</b>                       |                 |                 |                 |
| Equity Share Capital                | 1,280.00        | 1,240.00        | 1,240.00        |
| Other Equity                        | 1,082.75        | 316.72          | 25.79           |
| <b>Sub-Total</b>                    | <b>2,362.75</b> | <b>1,556.72</b> | <b>1,265.79</b> |
| <b>TOTAL EQUITY AND LIABILITIES</b> | <b>4,805.34</b> | <b>2,744.51</b> | <b>1,580.70</b> |

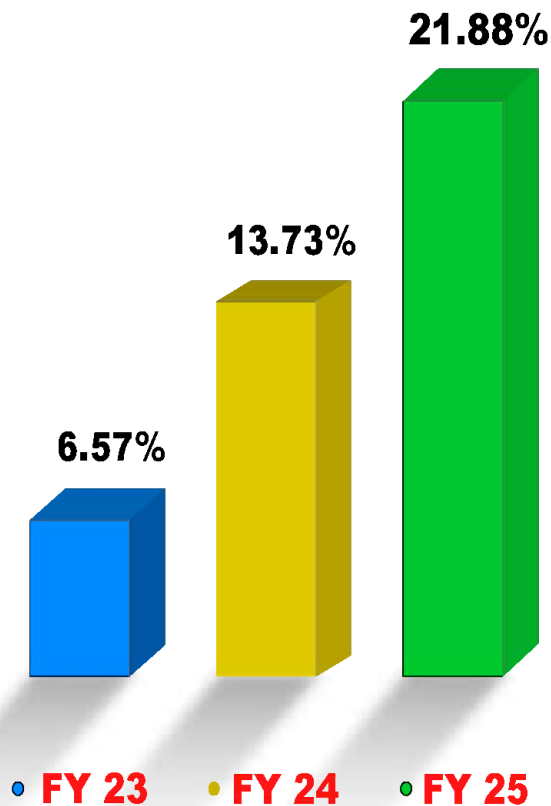
# BALANCE SHEET.....

(Rs . In Lakhs)

| Particulars                   | FY 2025         | FY 2024         | FY 2023         |
|-------------------------------|-----------------|-----------------|-----------------|
| <b>ASSETS</b>                 |                 |                 |                 |
| <b>Financial Assets</b>       |                 |                 |                 |
| Cash and Cash Equivalents     | 191.59          | 5.15            | 123.46          |
| Bank Balance other than above | -               | -               | 35.45           |
| Other Receivables             | 0.35            | -               | -               |
| Deposits                      | 38.32           | 21.82           | -               |
| Loans and Advances            | 4,256.95        | 2,519.79        | 1,363.76        |
| Other Financial Assets        | 18.68           | 14.50           | -               |
| <b>Sub-Total</b>              | <b>4,505.89</b> | <b>2,561.26</b> | <b>1,522.67</b> |
| <b>Non- Financial Assets</b>  |                 |                 |                 |
| Current Tax Assets (Net)      | -               | -               | 23.12           |
| Deferred Tax Assets           | 1.81            | 0.83            | -               |
| Property, Plant & Equipment   | 62.36           | 44.76           | 28.80           |
| Other Intangible Assets       | 23.06           | 12.94           | 6.12            |
| Other Non- Financial Assets   | 212.22          | 124.73          | -               |
| <b>Sub-Total</b>              | <b>299.45</b>   | <b>183.25</b>   | <b>58.03</b>    |
| <b>TOTAL ASSETS</b>           | <b>4,805.34</b> | <b>2,744.51</b> | <b>1,580.70</b> |

# KEY RATIOS OVERVIEW

## RETURN ON EQUITY

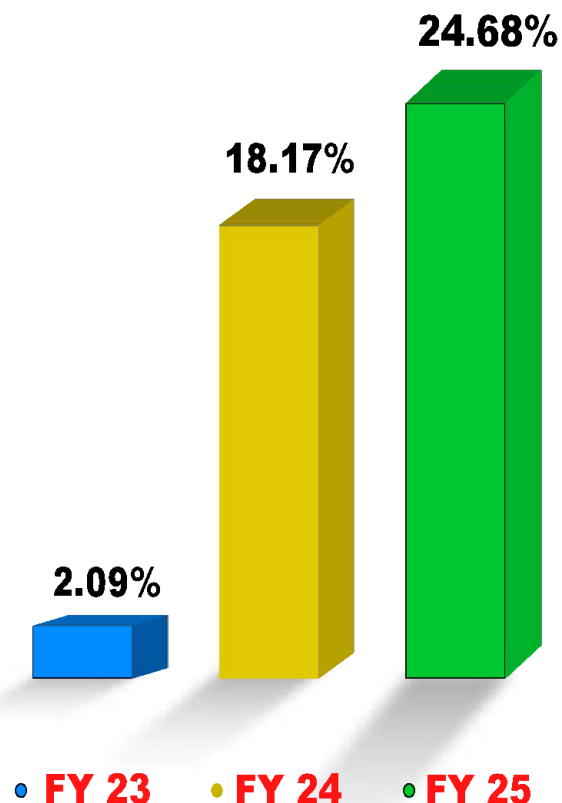


"In FY 23, the Return on Equity (ROE) was fairly low at 6.57%. It more than doubled to 13.73% in FY 24, showing better profit performance and more efficient use of company resources.

By **FY 25**, ROE increased again to a strong **↑21.88%**, meaning the company is giving much better returns to its shareholders."

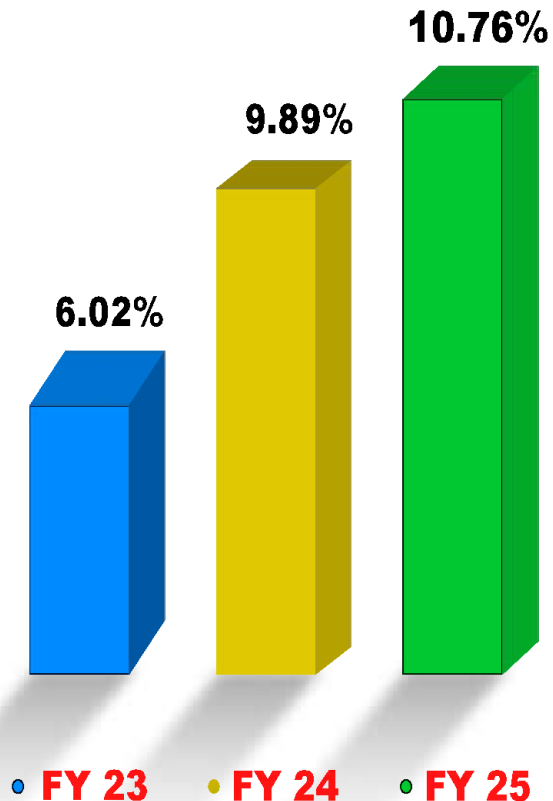


## **RETURN ON CAPITAL EMPLOYED**



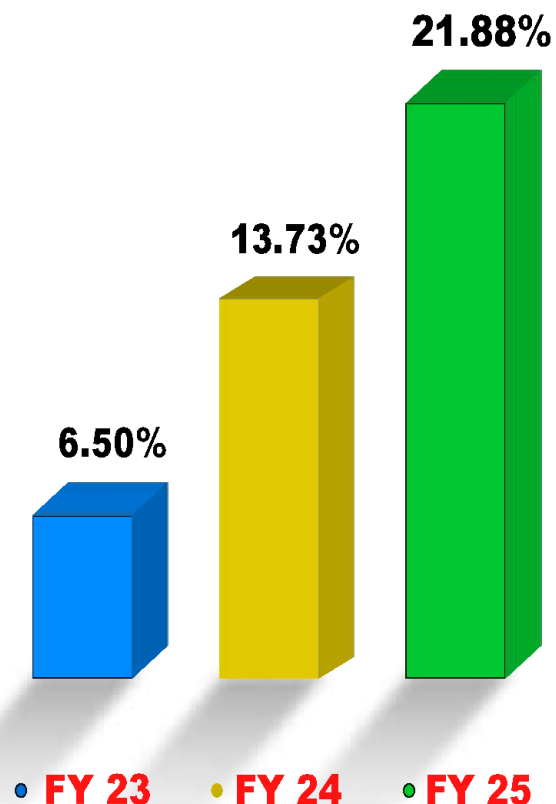
**"In FY 23, Return on Capital Employed (ROCE) was low at 2.09%. It improved sharply to 18.17% in FY 24, showing better operational efficiency and profit growth. By FY 25, ROCE further increased to **↑24.68%**, highlighting excellent use of capital and stronger business performance."**

## **RETURN ON ASSET**



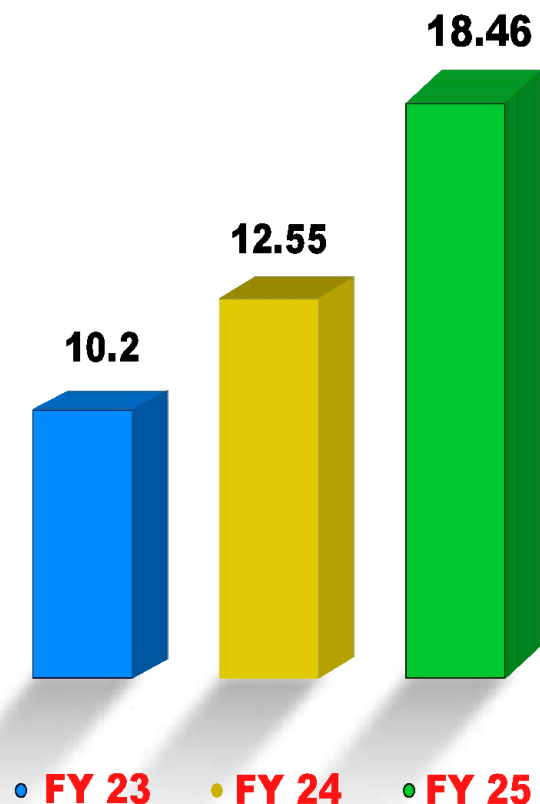
**"In FY 24, the company's ROA improved to 9.89%, meaning it made better use of its assets to earn profits. In **FY 25**, ROA increased further to **↑10.76%**, showing steady progress. This means the company is becoming more efficient at turning its assets into earnings, which is a good sign of strong operations."**

## **RETURN ON NETWORTH**



**"The company's RONW grew from 6.50% in FY 23 to 13.73% in FY 24. It jumped again to ↑ 21.88% in FY 25 — a clear sign of stronger profitability and better use of shareholder funds."**

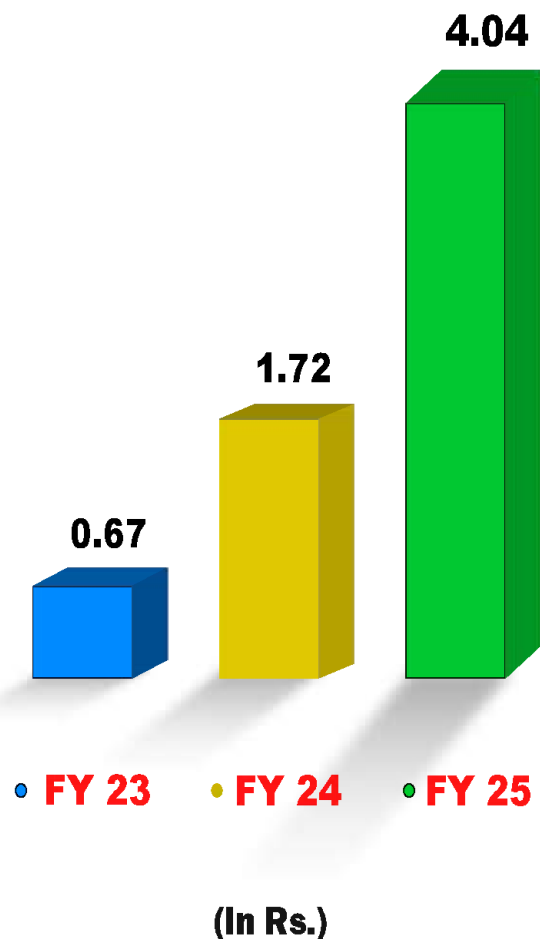
## **BOOK VALUE PER SHARE**



(In Rs.)

**"The company's book value per share improved from ₹10.20 in FY 23 to ₹12.55 in FY 24. By **FY 25**, it reached **↑ ₹18.46** — reflecting strong accumulation of profits and asset strength over the years."**

## **EARNINGS PER SHARE**



**"In FY 23, the EPS was just ₹0.67. By FY 24, it more than doubled to ₹1.72 — a sign of strong profit growth. In FY 25, it surged again to ↑4.04, showing excellent earnings performance."**

# KEY FINANCIAL RATIOS

|                                     | FY 2025 | FY 2024 | FY 2023 |
|-------------------------------------|---------|---------|---------|
| <b>PER SHARE RATIOS</b>             |         |         |         |
| Basic EPS (Rs.)                     | 4.04    | 1.72    | 0.67    |
| Diluted EPS (Rs.)                   | 4.04    | 1.72    | 0.67    |
| Book Value (Rs.)                    | 18.46   | 12.55   | 10.2    |
| Revenue from Operations/share       | 13.4    | 6.02    | 3.08    |
| EBITDA                              | 8.8     | 3.94    | 0.28    |
| <b>PROFITABILITY RATIOS</b>         |         |         |         |
| EBITDA Margin (%)                   | 65.72%  | 65.42%  | 9.08%   |
| EBIT Margin (%)                     | 64.33%  | 63.09%  | 8.54%   |
| Net Profit Margin (%)               | 30.15%  | 28.62%  | 21.74%  |
| Return on Networth                  | 21.88%  | 13.73%  | 6.50%   |
| Return on Capital Employed          | 24.68%  | 18.17%  | 2.09%   |
| Return on Asset                     | 13.69%  | 9.89%   | 6.02%   |
| Total Debt/Equity                   | .89     | .76     | .25     |
| Asset Turnover Ratio                | 40.28%  | 34.57%  | 27.70%  |
| <b>COVERAGE RATIOS</b>              |         |         |         |
| Interest Coverage Ratio(Before Tax) | 7.16    | 5.54    | 5.05    |
| Interest Coverage Ratio(After Tax)  | 4.48    | 2.52    | 12.86   |
| <b>VALUATION RATIOS</b>             |         |         |         |
| Enterprise Value - EV (In Lakhs)    | 3161.60 | 2380.80 | 1861.24 |
| EV/Net Operating Revenue            | 1.84    | 3.19    | 4.87    |
| EV/EBITDA                           | 2.81    | 4.86    | 53.55   |



# **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 25, 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 25**

### **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.**

*Thank You!*



CIN: L51102TZ1982PLC029253

KERALA | TAMIL NADU | KARNATAKA  
PUDUCHERRY | MAHARASHTRA

**NBFC listed at Bombay Stock Exchange**

### **Registered Office**

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No.3 Bus Stand, Gopalsamy Temple Street,  
Ganapathy, Coimbatore, Tamil Nadu, India – 641 006  
GSTIN : 33AACCM8666R3ZM

### **Regional Office**

1st Floor, Pooma Complex, Naduvilal Jn, M.G. Road,  
Thrissur, Kerala, India – 680 001  
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