

July 30, 2020

BSE Limited
Department of Corporate Services
1st Floor, New Trading Ring
Rotunda Building, P J Towers
Dalal Street, Fort,
Mumbai 400001

National Stock Exchange of India Limited
Exchange Plaza
Plot No.C-1, G Block
Bandra-Kurla Complex
Bandra (East)
Mumbai – 400 051

Security Code: **523405**

Symbol: **JMFINANCIL**

Dear Sirs,

Sub: Investor Presentation

In continuation of our letter of even date enclosing therewith the Unaudited Financial Results (both on standalone and consolidated basis) of the Company for the first quarter ended June 30, 2020 along with the Press Release and other matters, we are enclosing a copy of the Investor Presentation.

We request you to disseminate the above information on your website.

Thank you.

Yours faithfully,
for JM Financial Limited

A handwritten signature in blue ink, appearing to read "P. Choksi".

Prashant Choksi
Group Head – Compliance, Legal
& Company Secretary

Encl.: as above.



JM Financial Limited

Quarter ended June 30, 2020 – Results update

July 30, 2020

Safe Harbour

This presentation and the following discussion may contain “forward looking statements” by JM Financial Limited (“JM Financial” or “JMFL” or the “Company”) that are not historical in nature. These forward looking statements, which may include statements relating to future results of operations, financial condition, business prospects, plans and objectives are based on the current beliefs, assumptions, expectations, estimates and projections of the management of JMFL about the business, industry and markets in which JMFL operates.

These statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties and other factors, some of which are beyond JMFL’s control and difficult to predict, that could cause actual results, performance or achievements to differ materially from those in the forward looking statements.

Such statements are not and should not be construed as a representation of future performance or achievements of JMFL. In particular, such statements should not be regarded as a projection of future performance of JMFL. It should be noted that the actual performance or achievements of JMFL may vary significantly from such statements.

Table of Contents

Group Performance

Business Performance

Group Structure and Shareholding Pattern

Group Overview

Key Highlights – Consolidated Performance

	Revenues	PBT	Net Profit	EPS	BVPS	ROA*	ROE*	Rs. Debt/ Equity#
Q1 FY21	691 Cr	184 Cr	94 Cr	1.01	67.71	2.7%**	6.6%**	1.17 x
	-19.3%	-39.1%	-26.5%					
Q1 FY20	857 Cr	302 Cr	127 Cr	1.51	61.95	3.4%	9.9%	1.92 x
	Revenues	PBT	Net Profit	EPS	BVPS	ROA*	ROE*	Debt/ Equity#
FY20	3,454 Cr	1,094 Cr	545 Cr	6.48	66.41	3.5%	10.2%	1.47 x
	-1.3%	-14.8%	-4.8%					
FY19	3,499 Cr	1,283 Cr	572 Cr	6.82	60.47	3.4%	11.9%	1.94 x

Computed after including minority and reducing goodwill of Rs. 52.44 cr.

* Computed after reducing goodwill of Rs. 52.44 cr.

** ROE and ROA for Q1FY21 is calculated on weighted average basis due to equity infusion through QIP

Consolidated Profit & Loss Statement

Particulars (Rs Cr)	Q1FY21	Q1FY20	YoY %	Q4FY20	QoQ %
Gross Revenue	691	857	-19.3%	841	-17.8%
Finance cost	273	350	-22.0%	333	-18.2%
Net Loss on Fair value changes	-	#	N/M	-	-
Impairment on Financial Instruments*	69	24	N/M	118	-41.4%
Employee cost	91	105	-13.3%	65	40.3%
Depreciation	10	10	-2.1%	11	-8.0%
Other expenses	64	65	0.9%	99	-35.1%
PBT	184	302	-39.1%	215	-14.4%
Tax Expense	45	108	-58.0%	51	-11.3%
PAT	139	195	-28.6%	164	-15.3%
Share in profit / (loss) of Associate	1	#	77.0%	(1)	N/M
Net profit before Non controlling interest (NCI)	140	195	-28.4%	163	-14.3%
NCI	(46)	(68)	-32.1%	(32)	42.0%
Net profit	94	127	-26.5%	131	-28.3%
Adjusted Net profit (Pre COVID)**	121	127	-4.7%	207	-41.3%

denotes amount less than Rs. 1 crore.

*includes provision on account of Expected Credit Loss(ECL)

**based on management estimates and are unaudited

Consolidated Balance Sheet

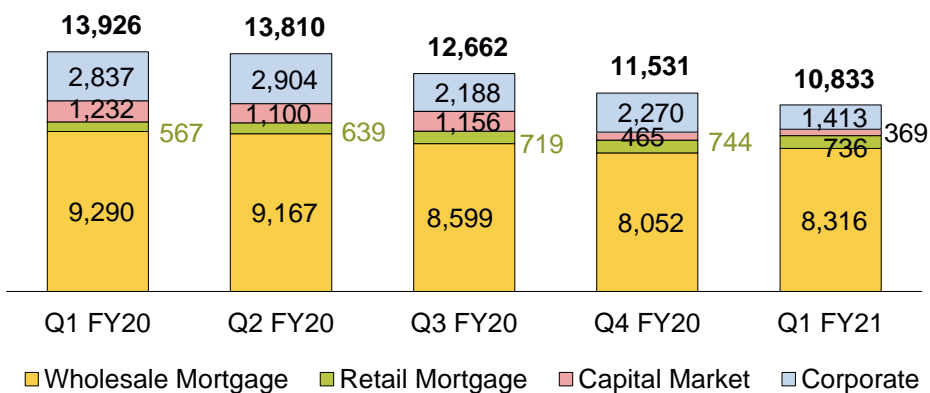
Particulars (Rs Cr)	As at June 30, 2020	As at March 31, 2020
Assets		
Loan book* - Steady state Financing (Gross loan book: June'20 – Rs. 10,833 Cr; Mar'20 – Rs. 11,531 Cr)	10,485	11,307
Loan book* – Episodic Financing	700	-
Distressed asset book (Investment in SRs / Loan)	3,697	3,686
Cash and cash equivalents (CCE)**	3,394	3,412
Other Investments (including lien-marked FDs)	1,077	751
Arbitrage and trading book	387	219
Property, Plant and Equipment	389	398
Trade Receivables	395	324
Other assets	689	596
TOTAL	21,213	20,693
Equity and Liabilities		
Shareholders' Funds	6,445	5,586
Non Controlling Interest	2,453	2,407
Share of security receipt holders	71	89
Borrowings – Steady state Financing	10,440	11,756
Borrowings – Episodic Financing	700	-
Trade Payables	716	440
Other Liabilities and Provisions	388	415
TOTAL	21,213	20,693

* Including accrued interest and Net of Expected Credit Loss and EIR

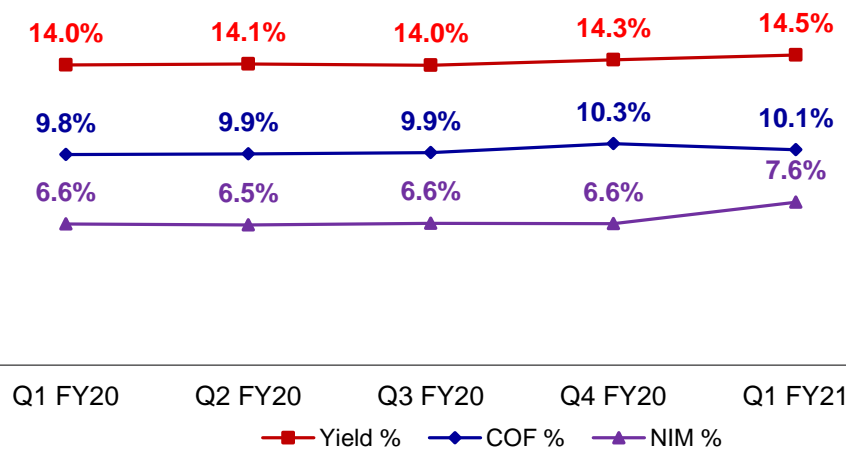
**including investments in liquid mutual funds of ~Rs. 2,964 Cr as on June 30, 2020 and ~ Rs. 2,499 Cr as on Mar 31, 2020.

Lending book Profile

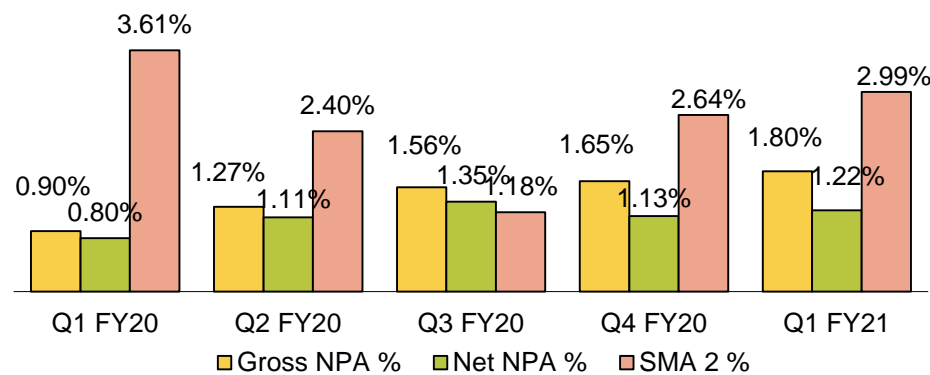
Gross Loan Book (Rs Cr)#



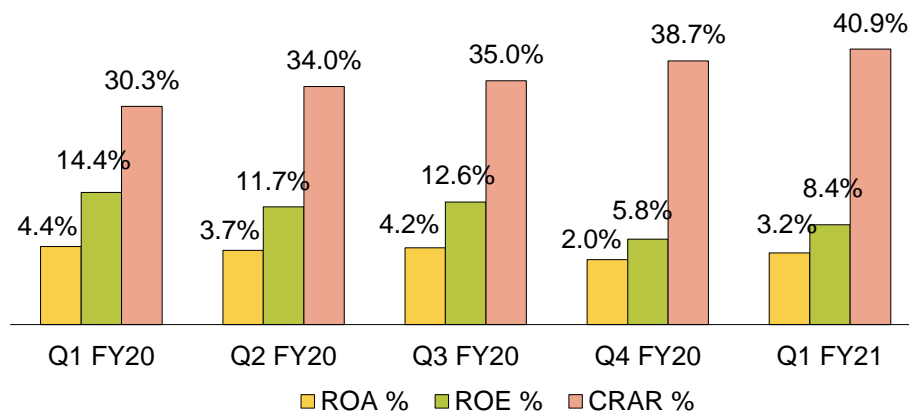
NIM Analysis (%)



Gross, Net NPA & SMA 2* (%)



Return Ratios^ & Capital Adequacy** (%)

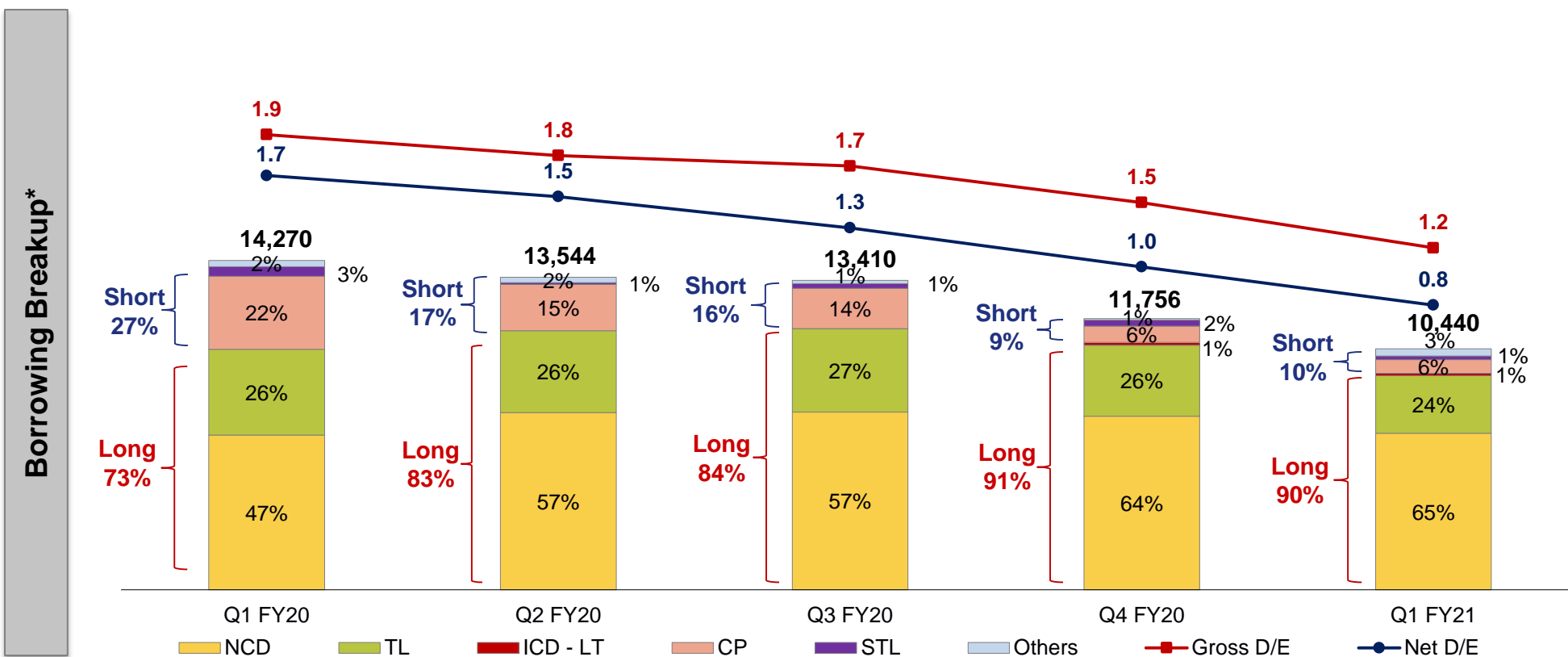


* On lending book ^ROA and ROE annualized

excludes episodic financing book and calculated without impact of EIR, Interest accrued and ECL

** Episodic financing book included in calculation of Capital Adequacy.

Borrowing Profile



Strong Credit Rating:

- Long term debt rating:
 - CRISIL AA STABLE
 - ICRA AA STABLE
 - CARE AA STABLE
 - India Ratings AA STABLE
- Short term debt rating:
 - CRISIL A1+
 - ICRA A1+
 - CARE A1+

- The debt to equity ratio improved from 1.92x as on June 2019 to 1.17x as on June 2020.
- Long Short Debt Mix has improved from 73:27 as on June 2019 to 90:10 as on June 2020.
- Share of Commercial paper to Total Borrowing reduced considerably to 6% as on June 2020 from 22% as on June 2019.

Liability Profile over the last one year

Amount in Rs crore, unless stated otherwise	Jun-19	Sep-19	Dec-19	Mar-20	June-20	
Consolidated gross borrowing*	14,270	13,544	13,410	11,756	10,440	↓
Gross Debt / Equity	1.92	1.78	1.71	1.47	1.17	↓
Net Debt / Equity	1.65	1.51	1.30	1.04	0.79	↓
Cash and Cash Equivalents	1,993	2,035	3,218	3,412	3,394	↓
Undrawn Bank lines	764	821	674	442	399	↓
Cash and Cash Equivalents (incl. undrawn bank lines)	2,757	2,856	3,892	3,854	3,793	↓
Commercial Paper Borrowing	3,167	2,003	1,743	713	599	↓
Commercial Paper Borrowing (% of total borrowing)	22.2%	14.8%	13.0%	6.1%	5.7%	↓
Other Short term borrowing (% of total borrowing)	4.8%	2.3%	2.6%	2.8%	4.4%	↑
Long Term Borrowing (% of total borrowing)	73.0%	82.9%	84.4%	91.2%	89.9%	↓

*Borrowings excludes borrowing for episodic financing

- Reduced leverage across lending segments
- Diversified sources of borrowing
- CP borrowing has reduced substantially to 6% of the total borrowing
- Cash and Cash equivalents are higher than total short term borrowing as of June 30, 2020
- Significantly increased our long term borrowing
- Raised Rs. 8,031 Cr during the last 12 months

Table of Contents

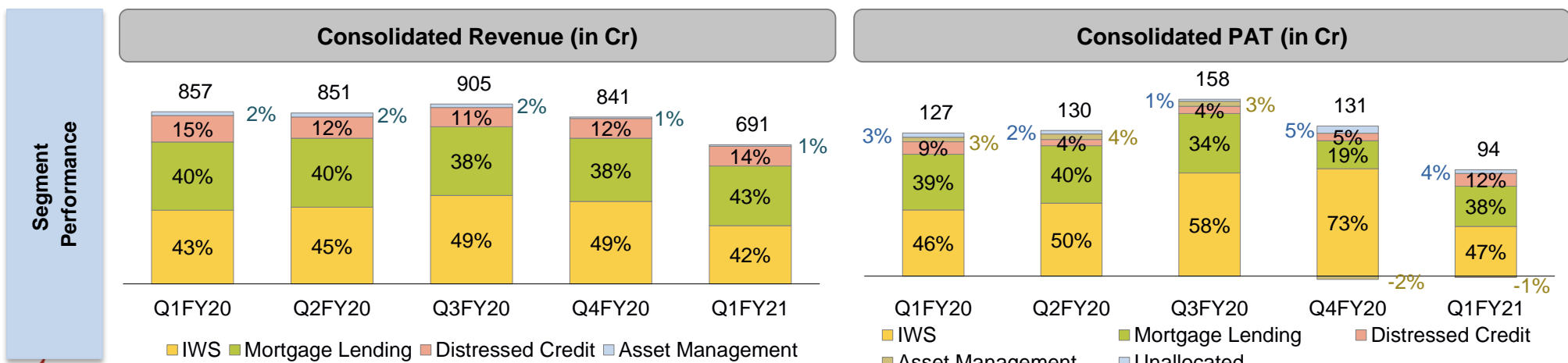
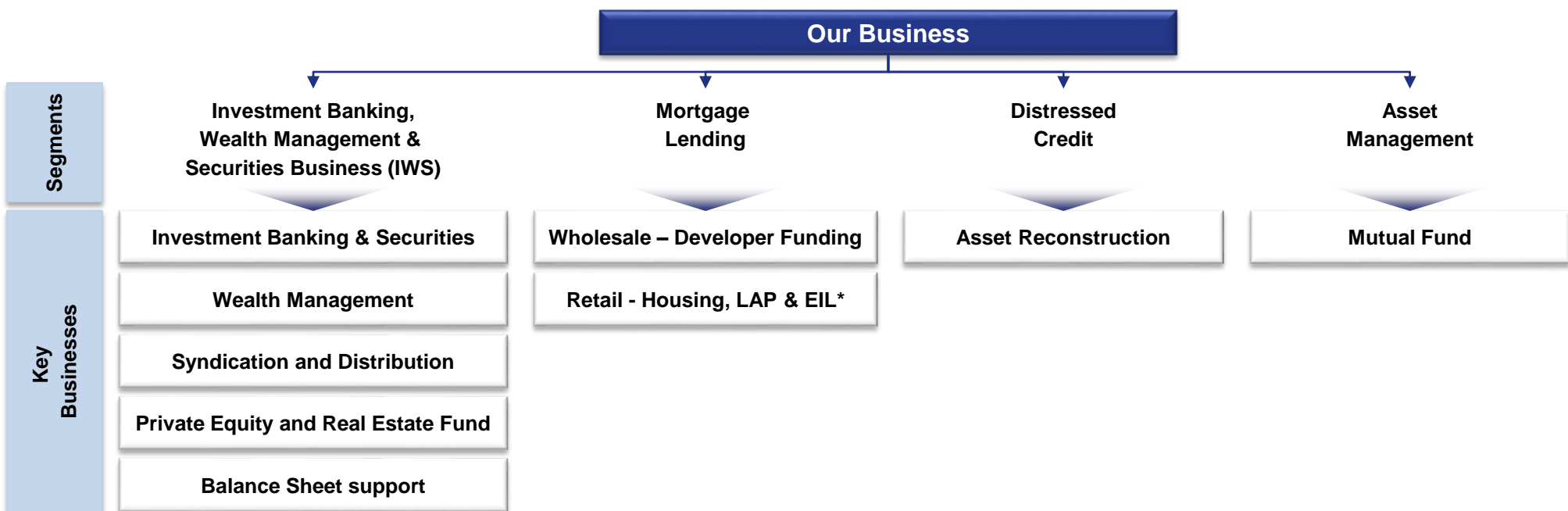
Group Performance

Business Performance

Group Structure and Shareholding Pattern

Group Overview

Our Business



Segment Performance

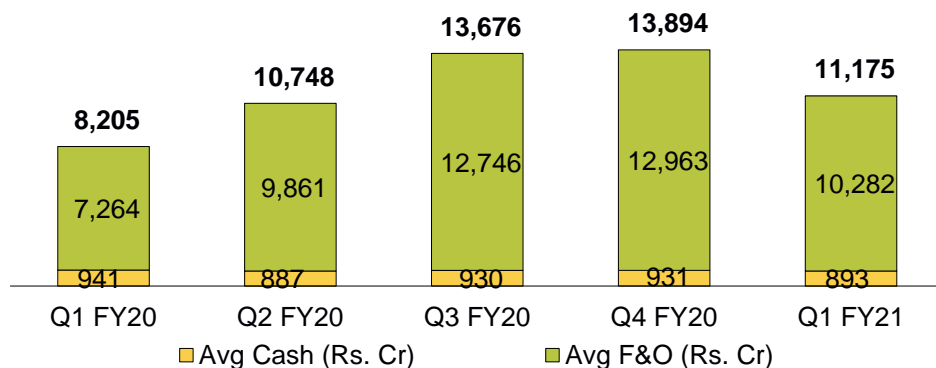
Segment revenue (Rs Cr)	Q1 FY21	Q4 FY20	QoQ %	Q1 FY20	YoY %	FY20
IWS	290	411	-29.4%	368	-21.1%	1,612
Mortgage Lending	298	316	-5.5%	340	-12.3%	1,351
Distressed Credit	98	98	-0.3%	133	-25.9%	413
Asset Management	7	7	-	18	-61.0%	63
Others	13	28	-56.9%	15	-19.7%	80
Total Segment Revenue	706	860	-17.9%	874	-19.2%	3,519
Less: Inter - segmental revenue	(15)	(19)	24.6%	(17)	12.8%	(65)
Total Revenue	691	841	-17.8%	857	-19.3%	3,454

Segment PAT (Rs Cr)	Q1 FY21	Q4 FY20	QoQ %	Q1 FY20	YoY %	FY20
IWS	44	96	-53.8%	59	-25.0%	311
Mortgage Lending	36	25	43.7%	49	-27.5%	179
Distressed Credit	11	7	69.2%	11	0.9%	30
Asset Management	(1)	(3)	63.5%	4	N/M	10
Others	4	6	-47.6%	4	-11.5%	15
Total	94	131	-28.3%	127	-26.5%	545

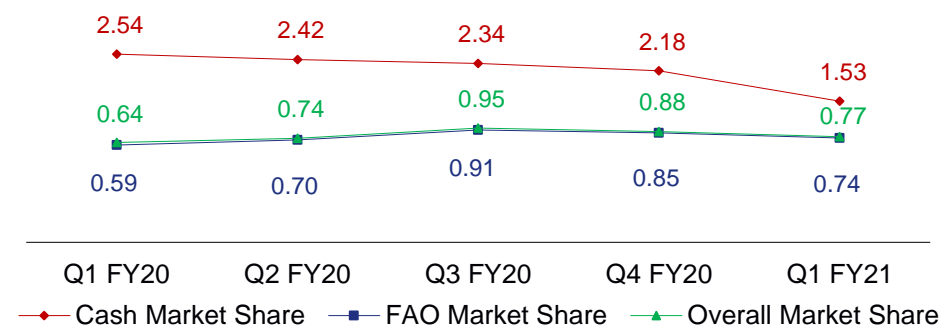
IWS – Key Performance Matrix

Securities Business (Rs Cr)

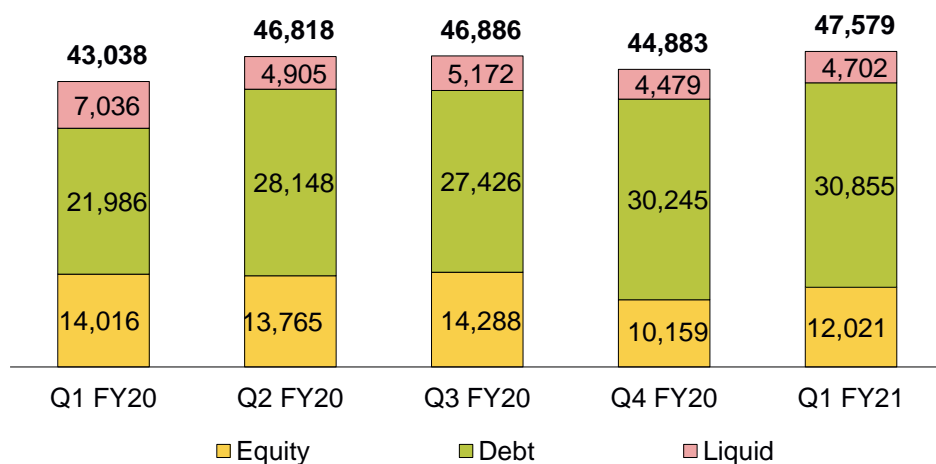
Average Daily Turnover (Rs Cr)



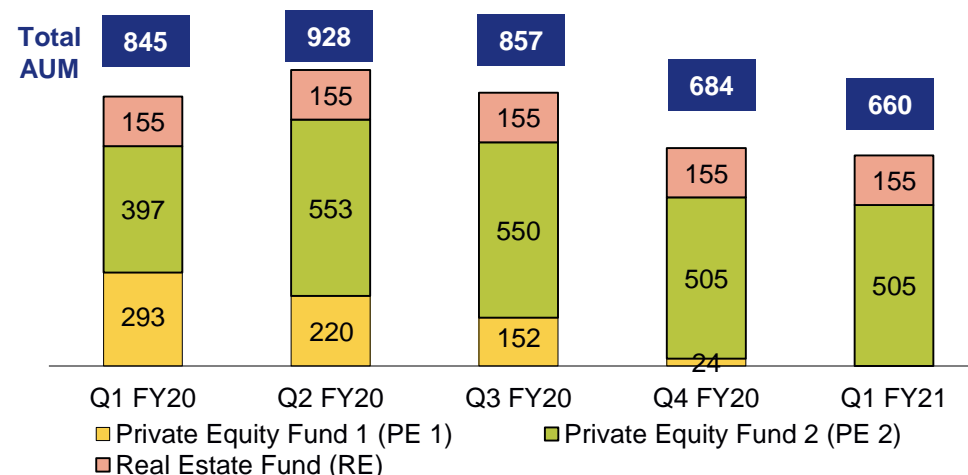
Equity Market Share on NSE (%)



Wealth Management AUA (Rs Cr)



PE and RE AUM (Rs Cr)



number of wealth advisors as of Q1 FY21: 67

IWS – Key Financial Information

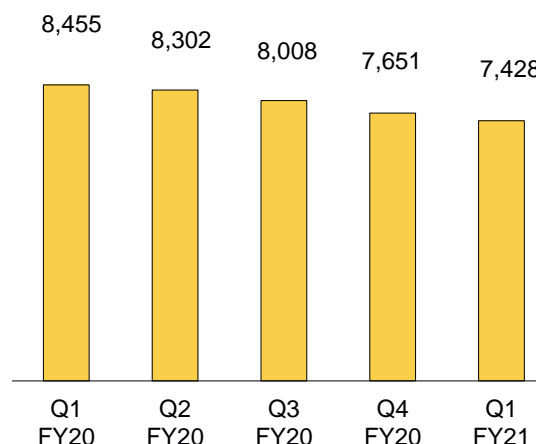
Particulars (Rs Cr)	Q1 FY21	Q4 FY20	QoQ %	Q1 FY20	YoY %	FY20
Net worth + NCI	2,746	2,694	1.9%	2,595	5.8%	2,694
Loan Book*	3,405	3,880	-12.2%	5,320	-36.0%	3,880
Gross Revenue	290	411	-29.4%	368	-21.1%	1,612
Finance cost	96	130	-25.4%	144	-33.0%	558
Net Loss on Fair value changes	-	-	-	(7)	N/M	-
Impairment on Financial Instruments	14	31	-55.0%	5	N/M	70
Employee cost	63	57	11.0%	72	-12.4%	294
Depreciation	13	13	-6.1%	12	0.8%	51
Other expenses	48	60	-18.9%	53	-7.3%	219
Inter segmental adjustment	(3)	(4)	-11.4%	(3)	-6.0%	(15)
PBT	59	124	-52.7%	93	-37.1%	435
Tax	15	28	-49.6%	34	-57.9%	123
PAT before NCI	44	96	-53.6%	59	-25.2%	312
NCI	#	#	50.4%	#	-48.4%	1
PAT after NCI	44	96	-53.8%	59	-25.0%	311
ROE (%)						12.1%

Mortgage Lending

Wholesale

- Provides an integrated financial solution to real estate developers with major focus on real estate project financing
- 72 groups – significant focus on repeat business
- Most of the clients with over 25 years of experience in the industry
- Focus on Tier I markets – Mumbai, Thane, Pune, Bengaluru, Chennai, Hyderabad, Kolkata and NCR
 - Geographical split of loan book : 39.9% in Mumbai, 15.9% Bengaluru, 12.8% Chennai , 9.7% Pune ,11.3% NCR, 6.1% Kolkata, 2.5% Hyderabad and 1.8% others
- 84.5% of the book is cashflow backed lending
- 70.1% of the book is against residential projects

Loan Book*



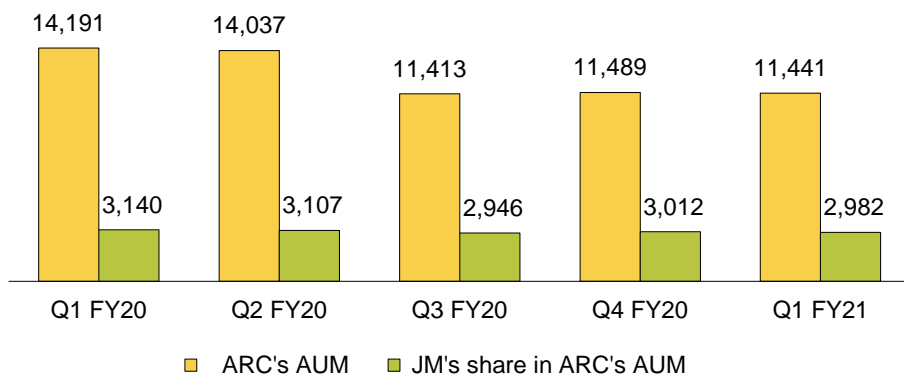
Retail

- Home loans business loan book at Rs 327 crore
- Branch presence of 27 locations
- Maintained good credit quality, with negligible NPA
- Employee strength around 300

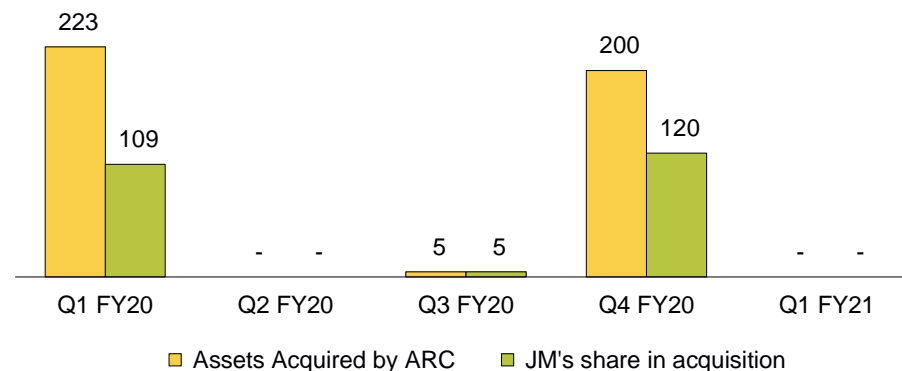
Particulars (Rs Cr)	Q1 FY21	Q4 FY20	QoQ %	Q1 FY20	YoY %	FY20
Net worth + NCI	3,508	3,432	2.2%	3,128	12.1%	3,432
Revenue	298	316	-5.5%	340	-12.3%	1,351
Finance cost	118	131	-10.4%	143	-17.9%	562
Net Loss on Fair value changes	-	-	-	(9)	N/M	-
Impairment on Financial Instruments	54	81	-32.8%	16	N/M	147
Employee cost	12	4	N/M	14	-16.7%	47
Depreciation	1	1	-0.2%	1	6.9%	4
Other Operating expenses	11	33	-65.2%	8	39.6%	58
PBT	102	66	54.7%	166	-38.6%	533
PAT before NCI	76	51	50.1%	107	-28.6%	381
NCI	41	26	56.3%	58	-29.6%	203
PAT after NCI	36	25	43.7%	49	-27.5%	179
ROA (%)						4.3%
ROE (%)						11.7%

Distressed Credit – Asset Reconstruction

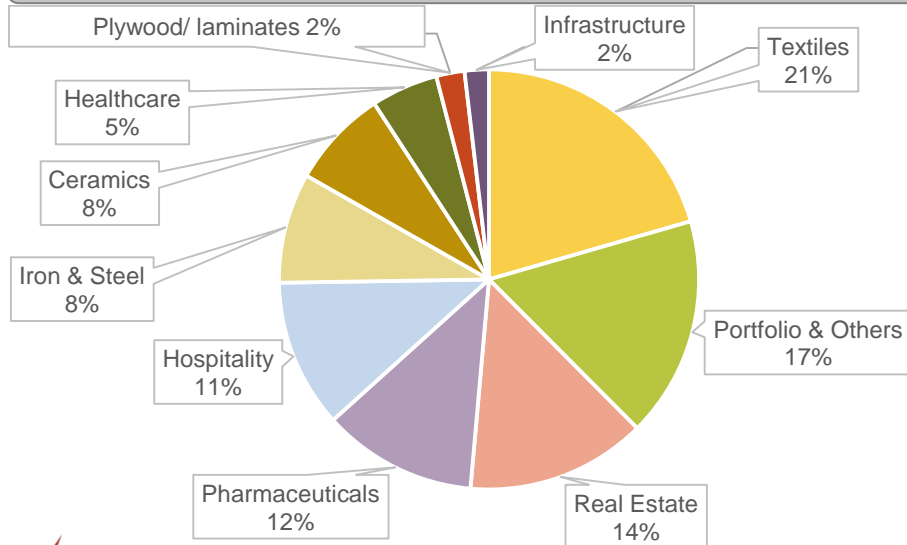
AUM (Rs Cr)



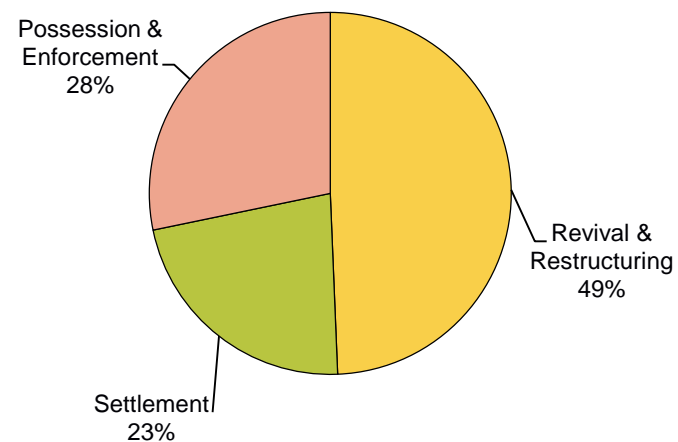
Asset Acquisitions (Rs Cr)



Industry - wise Exposure



Proposed Recovery Strategy of Outstanding SRs (existing AUM)

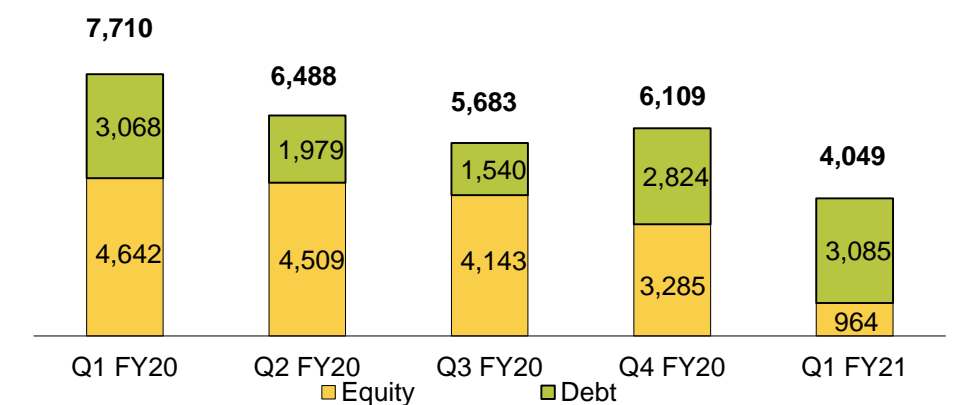


Distressed Credit – Asset Reconstruction

Particulars (Rs Cr)	Q1 FY21	Q4 FY20	QoQ %	Q1 FY20	YoY %	FY20
Net worth + NCI of Company*	1,531	1,513	1.2%	1,284	19.2%	1,513
Gross Revenue	98	98	-0.3%	133	-25.9%	413
Net Loss on Fair value changes	-	-	-	19	N/M	-
Impairment on financial instruments	1	7	-89.3%	3	-79.4%	17
Employee Cost	7	(3)	N/M	9	-22.0%	20
Depreciation	1	1	-2.7%	1	-15.6%	3
Other expenses	3	5	-42.4%	4	-26.2%	21
Finance Cost	64	65	-1.7%	67	-3.1%	266
PBT	22	23	-5.0%	30	-25.7%	86
PAT before NCI	18	14	23.9%	18	-4.7%	52
NCI (SR holders)	-#	4	N/M	-#	-94.1%	5
PAT after NCI of Company	18	10	76.2%	18	-4.8%	47
NCI	7	3	90.2%	7	-13.1%	17
PAT after NCI	11	7	69.2%	11	0.9%	30
ROE (%)						3.1%

Asset Management – Mutual Fund

Asset Management AAUM (Rs Cr)



Mutual Fund:

- Quarterly Average AUM (QAAUM) – Rs 4,049 Cr.
- Rank (QAAUM) – 26 among 43 Mutual Funds.
- 15 Schemes categorized as Equity, Hybrid and Debt.
- Investor reach – 1,24,400 base, 13 branches & 81 service centres.

Distressed Opportunities Fund:

- Completed first close of maiden “JM Financial Yield Enhancer (Distressed Opportunity) Fund I” with commitments aggregating Rs. 159 Cr.

Particulars (Rs Cr)	Q1 FY21	Q4 FY20	QoQ %	Q1 FY20	YoY %	FY20
Net worth + NCI	229	231	-1.0%	221	3.7%	231
Revenue	7	7	-	18	-61.0%	63
Employee Cost	7	5	21.2%	7	-8.0%	26
Other Expenses	3	6	-40.7%	3	16.6%	15
PBT	(3)	(4)	25.2%	8	N/M	22
PAT	(3)	(3)	9.7%	6	N/M	17
NCI	(1)	(1)	9.7%	2	N/M	7
Share of Profit /(Loss) from Associate	1	(1)	N/M	#	N/M	#
PAT after NCI	(1)	(3)	63.5%	4	N/M	10
ROE (%)						7.5%

Table of Contents

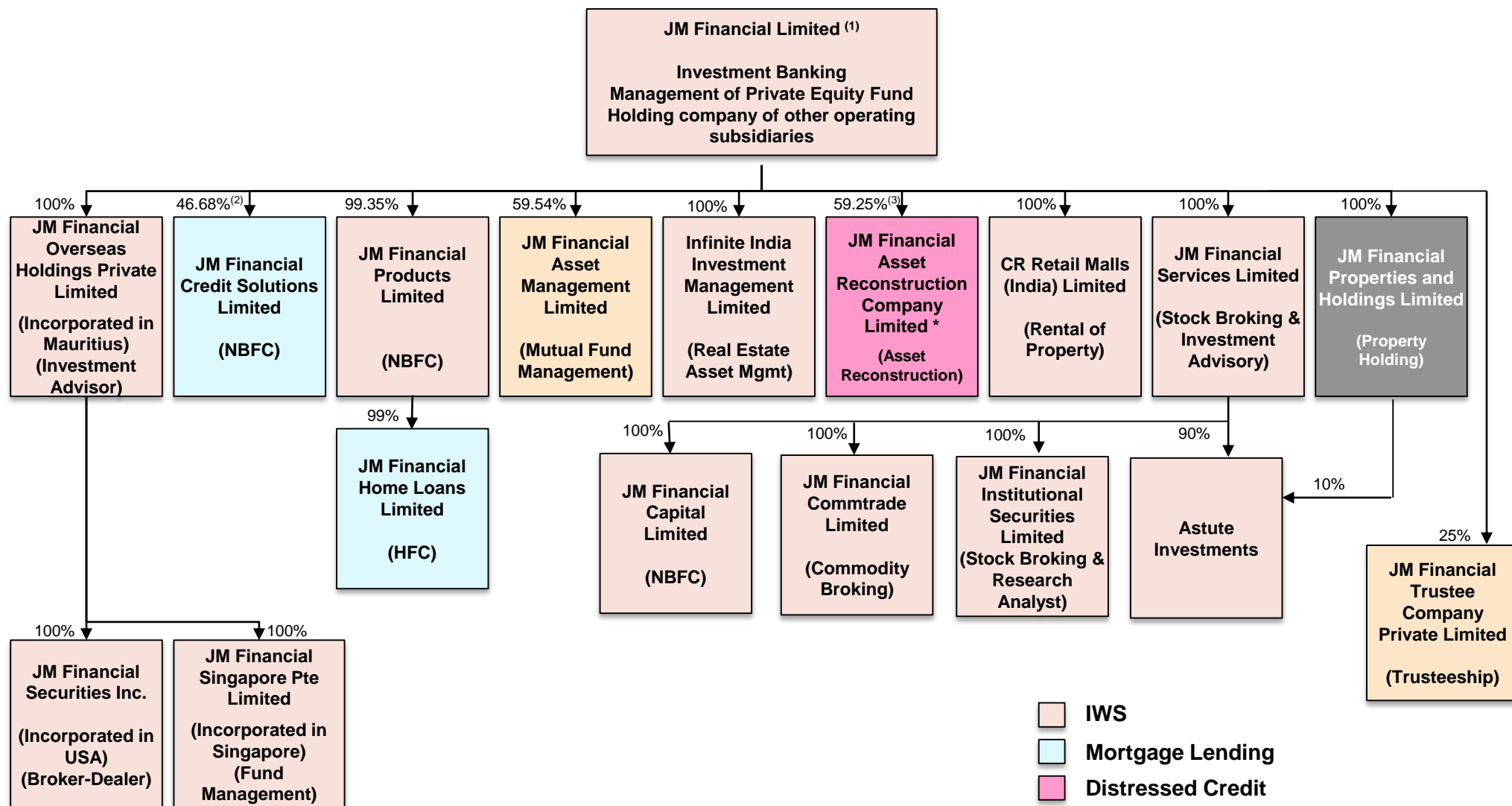
Group Performance

Business Performance

Group Structure and Shareholding Pattern

Group Overview

Organisational Structure – June 2020

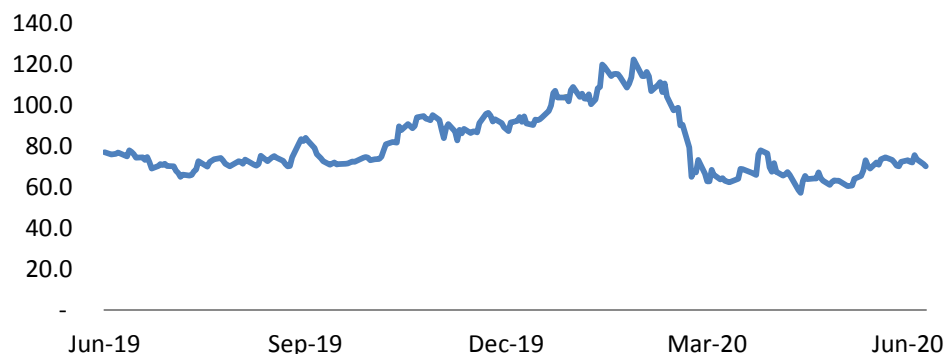


* Includes trusts where there is a controlling interest

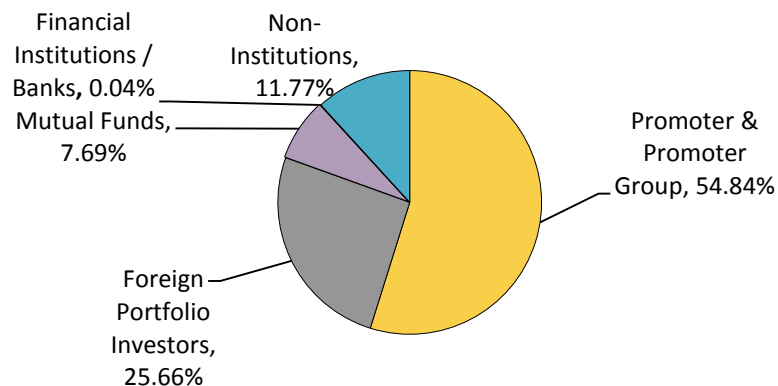
1. Largely IWS and balance others
2. JM Financial Limited controlled entity with effective ownership of 46.68%
3. Investment in Compulsorily Convertible Debentures (CCD) not considered.

Shareholding Summary

Share Price Information



% Shareholding – June 30, 2020



Market Information (BSE)

As on June 30, 2020

Market Capitalization (Rs Cr) 6,663.29

Price (Rs) 70.00

No. of Shares Outstanding (Cr) 95.19

52 Week High-Low (Rs) 126.00/55.50

Key Institutional Investors – As on June 30, 2020

% Holding

Baron Emerging Markets Fund 3.71

Valiant Mauritius Partners Offshore Limited 3.68

Fidelity Investment Trust 2.04

Valiant Mauritius Partners Limited 1.88

TIMF Holdings 1.69

SAIF India VI FII Holdings Limited 1.59

The Wellington Trust Company National Association 1.44

BNP Paribas Arbitrage 1.27

Wells Fargo Emerging Markets Equity Fund 1.22

Table of Contents

Group Performance

Business Performance

Group Structure and Shareholding Pattern

Group Overview

Performance of Select Subsidiaries

In Rs Cr

JM Financial Credit Solutions Ltd

	Q1 FY21	Q1 FY20
Revenue	287	340
Net Profit	76	109
Net worth	3,367	3,018
Loan book [#]	7,591	8,196
Net Interest Margin	8.7%	7.8%
Total Assets [#]	8,247	8,582
Cash and Cash Equivalent	855	375
Debt Mix - Long Short Ratio [#]	90:10	82:18
Debt / Equity Ratio [#]	1.4	1.8
ROE (Annualised)	9.1%	14.7%
ROA (Annualised) [#]	3.8%	5.1%
CAR [#]	40.9%	35.4%
Credit Rating	AA/stable	AA/stable
Ownership	46.68%	47.05%

JM Financial Products Ltd

	Q1 FY21	Q1 FY20
Revenue	156	240
Net Profit	32	62
Net worth	1,739	1,622
Loan book [#]	3,445	5,503
Net Interest Margin	5.1%	4.5%
Total Assets [#]	4,837	7,210
Cash and Cash Equivalent	891	1,185
Debt Mix - Long Short Ratio [#]	84:16	68:32
Debt / Equity Ratio [#]	1.7	3.3
ROE (Annualised)	7.5%	15.6%
ROA (Annualised) [#]	2.5%	3.7%
CAR [#]	36.3%	22.3%
Credit Rating	AA/stable	AA/stable
Ownership	99.35%	99.35%

JM Financial Asset Reconstruction Company Ltd*

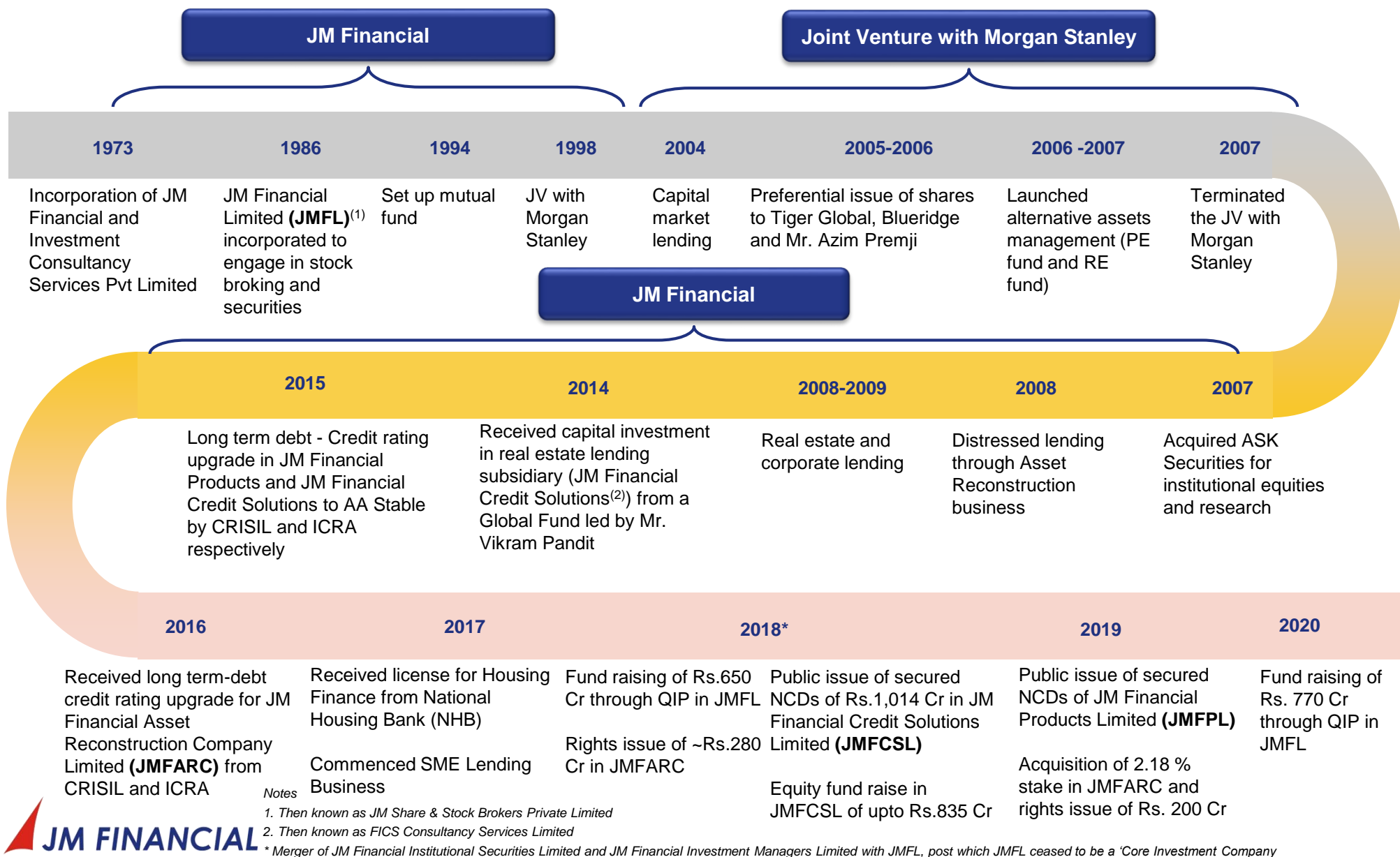
	Q1 FY21	Q1 FY20
Revenue	101	133
Net Profit	16	18
Net worth + NCI	1,466	1,284
AUM	11,441	14,191
Total Assets	3,995	4,507
Cash and Cash Equivalent	52	56
Debt Mix - Long Short Ratio	92:8	75:25
Debt / Equity Ratio	1.6	2.1
ROE (Annualised)	4.4%	5.7%
ROA (Annualised)	1.6%	1.6%
CAR	37.2%	29.4%
Credit Rating	AA-/stable	AA-/stable
Ownership**	59.25%	59.25%

*Figures mentioned are based on Consolidated financials.

** Investment in Compulsorily Convertible Debentures (CCD) not considered.

Numbers / Ratios are including Episodic / IPO financing

Journey of JM Financial Group



Corporate Governance – Strong Board of Directors



Mr. Nimesh Kampani, *Chairman*

B. Com, FCA

- Founder and Chairman of JM Financial Group, one of India's leading financial services groups.
- Made pioneering contributions to the Indian capital markets
- Served as a member on several important committees like MoF, GoI, RBI, SEBI, BSE, NSE, CII, FICCI and ICAI
- Serves as an Independent Director on the Board of listed entity.



Mr. E. A. Kshirsagar, *Independent Director*

B.Sc, FCA (England & Wales)

- Specialist in corporate strategy and structure, disinvestments-central/state/private sector, feasibility studies for a variety of industries and the impact of legislations on business;
- Serves on the Board of several reputed public limited companies.



Mr. Keki Dadiseth, *Independent Director*

FCA (England & Wales)

- Worked with HUL for 27 years.
- Member of advisory board of various groups and associated with various industry, educational, management and medical bodies.
- Serves on the Board of several reputed public limited companies.



Mr. Paul Zuckerman, *Independent Director*

M.A. in Economics, Ph.D in Agricultural Economics

- Has been associated with various international organisations, including World Bank and International Institute of Tropical Agriculture, Ibadan, Nigeria
- Was Chairman, SG Warburg & Co. and was closely associated with Indian companies in the early days of globalisation In India.



Ms. Jagi Mangat Panda, *Independent Director*

B.Sc (Biology & Chemistry), Management Development Programme, Indian Institute of Management, Ahmedabad

- Presently, Managing Director of Ortel Communications Limited & Odisha Television Limited.
- Has more than two decades of experience in the media and broadcasting industry.
- Recognized as the 'Young Global Leader' at the World Economic Forum in 2008.



Mr. Vishal Kampani, *Managing Director*

M.com, M. S. (Finance) from London Business School

- Managing Director of JM Financial Ltd., the group's flagship listed company.
- Launched the Asset Reconstruction business in 2008 and the Real Estate Finance business in 2009.
- Expanded the International Operations and built a global profile
- Joined the JM Financial group in 1997 as an analyst in the Merchant Banking Division and has since moved up the rank.



Dr. Vijay Kelkar, *Independent Director*

B.Sc, M.S. from University of Minnesota, USA, Ph.D from University of California, Berkely, USA

- Former Finance Secretary to the Government of India. He has also held several senior level positions in Govt. of India as well as international organisations including International Monetary Fund.
- Awarded with Padma Vibhushan, the second highest civilian award
- Serves on the Board of several reputed public limited companies.



Mr. Darius E. Udawadia, *Independent Director*

B.A., M.A., LLB,

- Founder partner, M/s. Udawadia & Udeshi, Solicitors & Advocates
- Serves on the Board of several reputed public limited companies.
- Vast experience and expertise in the areas like corporate law, mergers, acquisitions and takeovers, corporate restructuring, foreign collaboration, joint ventures, project and infrastructure finance, telecommunication, international loan and finance related transactions and instruments, real estate and conveyancing



Mr. P S Jayakumar*, *Independent Director*

CA, Post graduate in business management from XLRI Jamshedpur.

- 23 years of work experience with Citibank in their India and Singapore offices with his last assignment as Country Head, Consumer Banking Group, Citibank.
- Cofounded Value Budget Housing Company and Home First Finance Ltd
- In 2015, Selected by the Government of India to serve as the MD and CEO for Bank of Baroda, first person from the private sector selected to run a large public sector bank.
- Awarded the 'Banker of the Year' by Financial Express for 2018
- Serves on the Board of several Companies.

Effective Risk Management Framework

1

Robust risk management architecture encompassing independent identification, measurement and management of risk across various businesses of the Group

2

Effective systems, processes and adequate review mechanism to actively monitor, manage and mitigate risks

3

Quarterly risk meetings of all businesses with Group Risk Committee

4

"Risk Events Update" briefly describing 'Risk Identification', 'Risk Classification', 'Risk Assessment & Impact' and 'Remedial Action/ Risk Mitigation' aspects of all the identified risks are placed periodically (every six monthly) before the Board of Directors

5

Independent Internal Audit firms appointed to review and report on the business processes and policies in all operating companies of the Group

6

Internal Financial Controls (IFC) framework (as per provisions of the Companies Act, 2013) is laid-down which briefly highlights the Risk Control Matrices (RCMs) across the Group with a focus on Entity Level Controls

Our CSR progression amidst the COVID-19 lockdown

LIVESTOCK DEVELOPMENT

- **Integrated Livestock Development Center (ILDC) Project – Chakai, Jhajha and Sikandra blocks, Jamui district, Bihar**
- 21 ILDCs across 3 blocks
- Despite lockdown, our para-veterinarians continued with providing livestock development & management services in Chakai, Jhajha and Sikandra blocks.
- Total Calves born till date: 2,424 – 1,199 female & 1,225 male calves
- Services provided from inception till date: 68,633 deticking (3,2013 in Q1), 68,388 deworming (3,314 in Q1), 63,431 vaccinations (400 in Q1), 19,278 first-aid (1,390 in Q1) and 4,610 infertility treatments (254 in Q1).

INTEGRATED VILLAGE DEVELOPMENT

- **Integrated Village Development Project – Mokhada block, Palghar district, Maharashtra**
- Water conservation structures initiated through 1,732 new Continuous Contour Trenches (CCTs) in addition to the 1,073 dug in FY 2019-20
- 1,015 Mango and 570 Cashew saplings provided to 11 farmers by JMFF this year for plantation around their CCTs.
- 1.59 metric ton paddy seeds provided to 86 farmers through govt. convergence under Zilla Parishad 50%-50% Cess Fund
- 50 Kitchen Garden seed kits distributed to 50 farmers by way of govt. convergence with Krishi Vigyaan Kendra, Kosbad, Dahanu, Maharashtra.

Ashramshala Infrastructure Support Project at Aase, Mokhada

- Of the five sub-components of infrastructure development, construction of the boys toilet block and girls' toilet block is nearing completion. Plastering, plumbing and interior fittings yet to be initiated.
- All four rainwater harvesting tanks (each with a capacity of 30,000 litres water storage) are completed. Plumbing yet to be initiated.
- New school building with classroom space for grades 1 to 4 has been completed. Plastering, fittings and painting to be done.

MODEL VILLAGE DEVELOPMENT PROJECT

- **Model Village Development Project undertaken in 15 villages of Sikandra block, Jamui district, Bihar**
- All farmer beneficiaries guided in their upkeep of nutrition gardens, orchards, vermibeds and in their preparation for *Kharif* seasons through tele-handholding by our field team.
- 314 of our 349 Foundation Wheat farmer beneficiaries reported 45,806 kg yield from 1,884 kg seeds sown in 47 acres.
- 23 of our 24 Watermelon seeds beneficiaries reported over 2,700 kg production yield from 1.850 kg sown across 3.25 acres. Increased production expected in the next two production cycles from the same plants.
- 33 of our 35 orchards comprising lemon and guava plants are gradually proceeding towards complete fruition, thereby increasing farmers' capacity to consume and earn from the yield.
- 122 of 126 vermibeds allocated to farmers have been installed by them an 83 of these installed beds have started yielding organic fertilizers in the form of compost and vermi-wash.
- 13 of 14 of our Vardhman Gyaan Kendra students who appeared for their 10th grade examinations, passed with 1st and 2nd division.

STRENGTHENING HEALTHCARE

- **Project First Referral Unit (FRU) in Dumri block, Giridih district and Mobile Health Unit in Dumri and Pirtand blocks, Giridih district, Jharkhand**
- Project FRU completed three full years of its implementation as per the PPP Agreement with the Jharkhand Rural Health Mission Society; and with an extension till June 30, 2020, formally concluded its operations. Our highlights across the three years were submitted to the State and the enhanced FRU was handed over formally to the Government.
- From inception till date, our support to the strengthening of maternal, newborn and obstetric healthcare built community belief in public healthcare services and ensured safe health-seeking practices as is visible through 48,999 OPDs, 4,039 deliveries, and 80 C-sections among other indicators.
- The FRU today is a full-fledged unit capable of providing of all Comprehensive Emergency Obstetric and Newborn Care (CEmONC) services to the community round the clock.
- Project MHU continued with its OPD community healthcare services with just 15 days of a break in the initial days of the lockdown.
- From inception till date, the project has treated 49,481 OPD cases (2,541 in Q1 FY 20-21), referred 1,547 cases (61 in Q1 FY 20-21) and counselled 19,407 cumulative beneficiaries (1,364 in Q1 FY 20-21).

Our CSR progression amidst the COVID-19 lockdown

RESPONSE TO COVID-19

COVID-19 – OUR RESPONSE TO THE STRUGGLE AGAINST THE PANDEMIC

- In Q1 FY 20-21, we continued our efforts towards the country's struggle against COVID-19.
- Initiated and implemented four community kitchens under the name *Trishala Rasoi* in Jamui district, Bihar, serving 15 remote villages in Sikandra block. Through daily one-time nutritious meals, cooked in the village itself and served with the help of the community volunteers, JMFF fed close to 1,35,000 meals over 44 days.
- 10 TrueNat micro PCR COVID screening machines contributed to Bihar Government for use in nine government district hospitals in nine districts, namely – *Araria, Begusarai, East Champaran, Katihar, Madhubani, Samastipur, Saran, Sitamarhi and Vaishali*.
- Supported Masina Hospital, Mumbai with a contribution towards their 100-beds COVID facility.
- Fed 25,000 khichdi meals to the affected areas in M-ward by way of support to Foodlink Pvt. Ltd. (The Khichdi Project).
- INR 25 Lakhs contributed to CII Foundation.
- 1,000 premium quality Personal Protective Equipment (PPE) cover-all non-woven suits with shoe covers contributed to Golkuldas Tejpal (GT) Hospital, Mumbai for use by doctors and frontline medical staff.



Farmer with his green fodder supported by the ILDC Project



Ongoing renovation at the Ashramshala support Project



Farmers' nutrition gardens supplying them with vegetables year-round



Project FRU conducting tele-consultations for the community



COVID screening machine installed at Katihar district



Dry grocery kits provided to the needy in Maharashtra and Bihar



Community Kitchens run by JMFF from May 21 to July 5, 2020 in Bihar



Trishala Rasoi run by JMFF from June 22 to July 5, 2020

For Further Queries

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