

July 19, 2018

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

Dear Sirs,

Sub: **Corporate Presentation**  
Symbol: **JMFINANCIL**

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with Para A of Part A of Schedule III thereto, we wish to inform you that a corporate presentation is being uploaded on the website of the Company viz., [www.jmfl.com](http://www.jmfl.com) for information of the investors. A copy of the said presentation is attached.

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

Kindly disseminate the above information on your website.

Thank You.

Yours faithfully,  
for JM Financial Limited



**P K Choksi**

 Group Head – Compliance, Legal  
& Company Secretary

**JM Financial Limited**

Corporate Identity Number : L67120MH1986PLC038784

Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

T: +91 22 6630 3030 F: +91 22 6630 3223 [www.jmfl.com](http://www.jmfl.com)



## **JM Financial Limited**

Quarter ended June 30, 2018 – Results update

*July 18, 2018*

# 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.*

*The Financial Results of the Company commencing from April 1, 2018 are being prepared in accordance with the applicable Indian Accounting Standards, whereas the Financial Results till March 31, 2018 were being prepared as per the applicable Indian GAAP. Due to the above change, figures for the period prior to March 31, 2018 are not comparable with the figures post April 1, 2018. Similarly, the figures wherever appearing in the corporate presentation for the period prior due to implementation of the Ind As are not comparable with the figures post April 2018.*

# Key implications on financial statements upon migration to Ind AS

## Expected Credit Loss (ECL)

Under the ECL model, the loan loss provision is made on the basis of the loan book's historical loss experience and future expected credit loss depending on the credit quality assessment. ECL adjustment has had a negative impact on our networth and on this quarter's profits

## Amortization of fee income and cost under effective interest rate (EIR)

Fees generated on loans originated and the corresponding costs including processing fees incurred on borrowings have been amortized over the life of the loan / period of service. This has resulted in temporary deferral of revenue and cost recognition. This has resulted in a negative impact on our networth and a marginal negative impact on our profits for this quarter

## Fair value implications on financial assets

On the date of transition, all financial assets have been recorded in the balance sheet at fair value. The impact of fair valuation of financial assets, post initial recording in the balance sheet has been accounted through the statement of profit and loss. FVTPL has had a positive impact on our networth

## Consolidation of trusts in the Distressed Credit Business

The trusts where we have a controlling interest have been consolidated after fair valuing the assets held by each of those trusts. This has had a positive impact on our networth

## Segment re-classification

As per Ind AS, considering that the views of the management have precedence over the erstwhile risks and rewards model, segments have been reported based on management's evaluation of financial information for allocating resources and assessing performance

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**Group Performance**

**Business Performance**

**Group Structure and Shareholding Pattern**

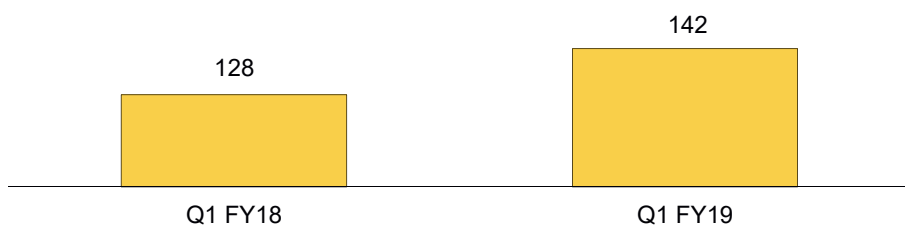
**Group Overview**

**Annexures**

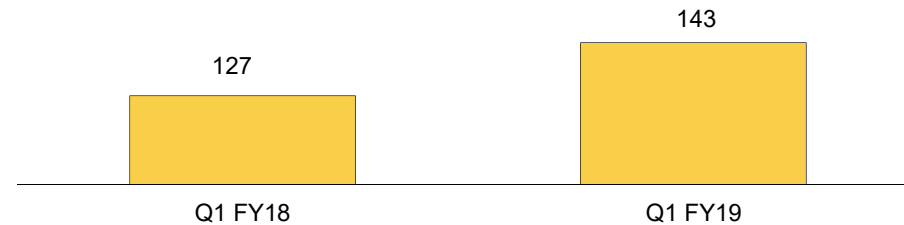
# Key Highlights – Consolidated Performance – Ind AS

	Revenues	PBT	Net Profit	EPS	BVPS	ROA*	Leverage (Debt / (Equity + Minorities))	ROE* <small>Rs.</small>
<b>Q1 FY19</b>	855 Cr ↑ 16.9%	316 Cr ↑ 11.3%	143 Cr ↑ 12.6%	1.70 ↑	55.34 ↑	0.9% ↓	2.73x ↑	3.1% ↓
<b>Q1 FY18</b>	732 Cr	284 Cr	127 Cr	1.59	42.93	1.0%	2.60x	3.7%

Net Profit – IGAAP (Rs Cr)



Net Profit – Ind AS (Rs Cr)



## Consolidated Profit & Loss Statement – Ind AS

Particulars (Rs Cr)	Q1 FY19	Q1 FY18	YoY %
<b>Gross Revenue</b>	<b>855</b>	<b>732</b>	<b>16.9%</b>
Employee cost	105	98	7.1%
Other expenses	93	81	13.0%
Finance cost	335	263	27.4%
Depreciation	6	6	1.0%
<b>PBT</b>	<b>316</b>	<b>284</b>	<b>11.3%</b>
Tax Expense	117	101	15.7%
<b>PAT</b>	<b>199</b>	<b>183</b>	<b>8.8%</b>
Share in profit of Associates	#	#	-28.9%
<b>PAT before share in profit of Associates</b>	<b>199</b>	<b>183</b>	<b>8.8%</b>
Other Comprehensive Income	#	#	31.6%
<b>Total Comprehensive Income before Minority Interest</b>	<b>199</b>	<b>183</b>	<b>8.8%</b>
Minority Interest	57	56	0.4%
<b>Total Comprehensive Income after Minority Interest</b>	<b>143</b>	<b>127</b>	<b>12.6%</b>

## Reconciliation of Net Profit - IGAAP and Ind AS

Particulars (Rs Cr)	Quarter ended 30.06.2018 Unaudited
<b>Net profit after tax and before minority interest (IGAAP)</b>	<b>196</b>
<b>Add / (Less):</b>	
Provision for expected credit Loss	(8)
Inc / (Dec) in interest income / borrowing cost pursuant to application of effective interest rate (net)	4
Diminution in fair valuation of investments	(5)
Gain on fair valuation of investments SR	51
Consolidation impact – ARC Trusts	(21)
Increase / (Decrease) in employee benefit expenses due to fair valuation of ESOP	(1)
Deferred tax impact on above	(17)
<b>Total effect of transition to Ind AS</b>	<b>3</b>
<b>Net profit after tax ( before OCI ) as per Ind AS</b>	<b>199</b>
Other comprehensive Income (net of tax)	#
<b>Net profit after tax and before minority interest (Ind AS)</b>	<b>199</b>

IGAAP financials are based on management reports and have not been subjected to review by auditors



# Consolidated Balance Sheet – Ind AS

Particulars (Rs Cr)	As at June 30, 2018	As at June 30, 2017
<b>Assets</b>		
Loan book (Net of Effective Interest Rate)	16,314	12,017
Distressed asset book (Investment in SRs / Loan)	3,037	2,468
Treasury fund	2,614	1,308
Arbitrage and trading book	748	406
Property, Plant and Equipment	375	379
Other assets	1,302	1,468
<b>TOTAL</b>	<b>24,390</b>	<b>18,047</b>
<b>Equity and Liabilities</b>		
Shareholders' Funds	4,646	3,420
Minority Interest	1,416	1,166
Share of security receipt holders	526	531
Borrowings (Net of Effective Interest Rate)	16,545	11,925
Other Liabilities and Provisions	1,257	1,005
<b>TOTAL</b>	<b>24,390</b>	<b>18,047</b>

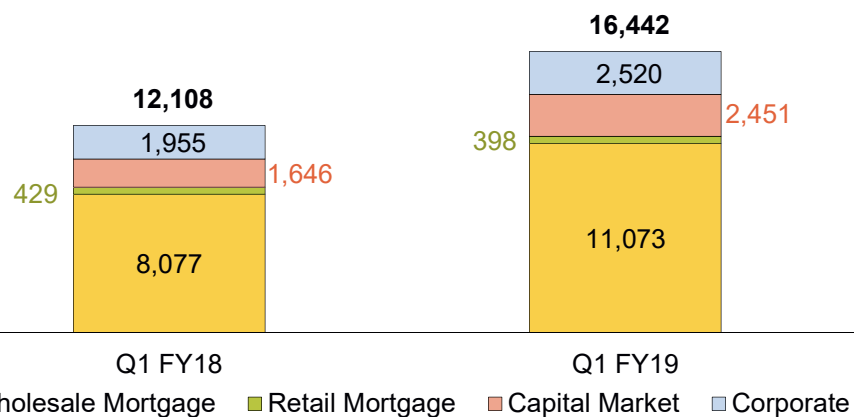
# Reconciliation of Net worth - IGAAP and Ind AS

Particulars (Rs Cr)	As at 30.06.2018 Unaudited
<b>Net worth as per the erstwhile Indian GAAP (IGAAP) before minority interest</b>	<b>5,939</b>
<b>Add / (Less):</b>	
Provision for expected credit Loss	(26)
Increase in interest income / borrowing cost pursuant to application of effective interest rate method	(123)
Gain on fair valuation of investments	132
Gain on fair valuation of investments - SR	188
Increase / (Decrease) in employee benefit expenses due to fair valuation of Employee Stock Option	(3)
Deferred tax impact on above	(45)
<b>Total effect of transition to Ind AS</b>	<b>123</b>
<b>Net profit after tax ( before OCI ) as per Ind AS</b>	<b>6,062</b>
Other comprehensive Income (net of tax)	#
<b>Net worth as per the Ind AS before minority interest</b>	<b>6,062</b>

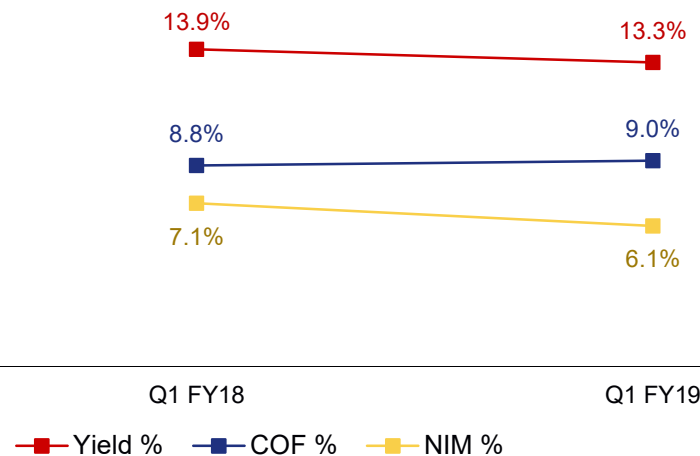
IGAAP financials are based on management reports and have not been subjected to review by auditors

# Lending book Profile – Ind AS

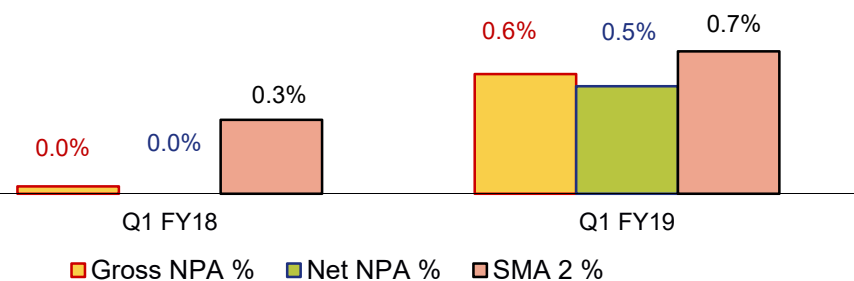
Gross Loan Book (Rs Cr)



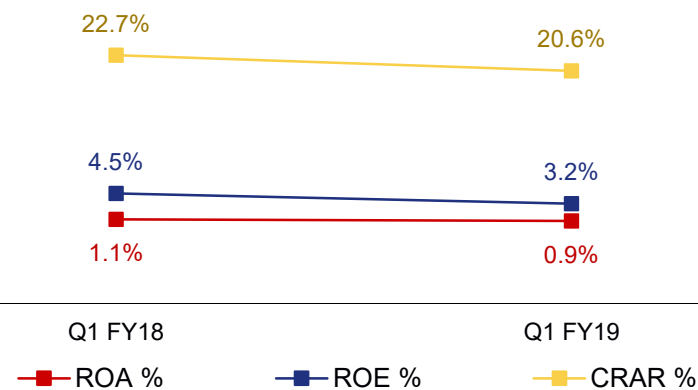
NIM Analysis (%)



Gross, Net NPA & SMA 2\*\* (%)

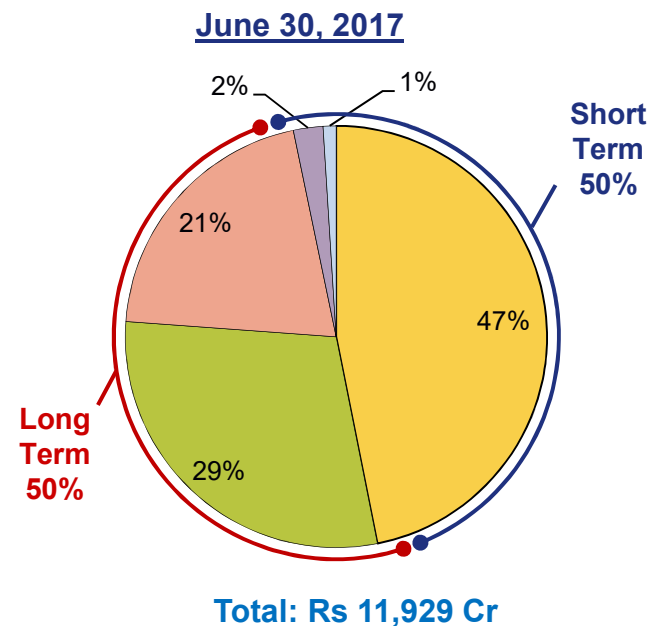
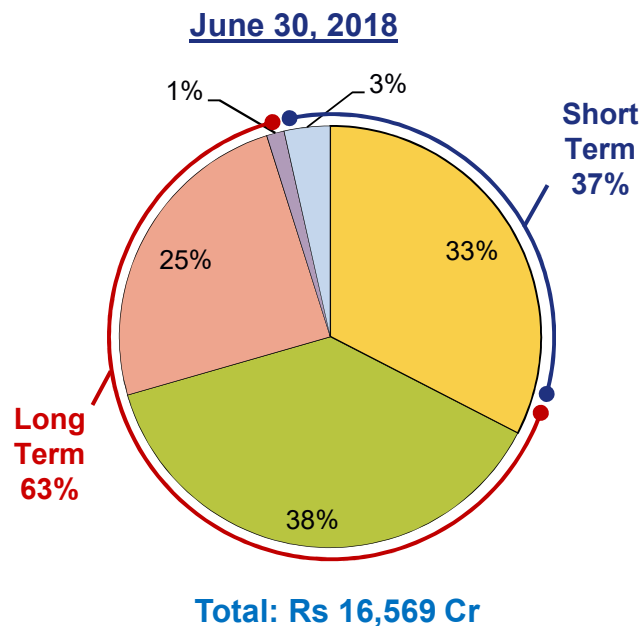


Return Ratios^ & Capital Adequacy (%)



# Borrowing Profile

Borrowing Breakup



## Strong Credit Rating:

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

## Key Highlights of Public Issue of Bonds of JM Financial Credit Solutions Ltd.

- Overall shelf prospectus filing of Rs.2,000 Cr
- First Tranche of Rs.750 Cr over subscribed on Day 1
- Majority demand in 5 year and 10 year tenures providing long term money

**JM Financial Home Loans Ltd. rated AA Stable by ICRA**

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**Group Performance**

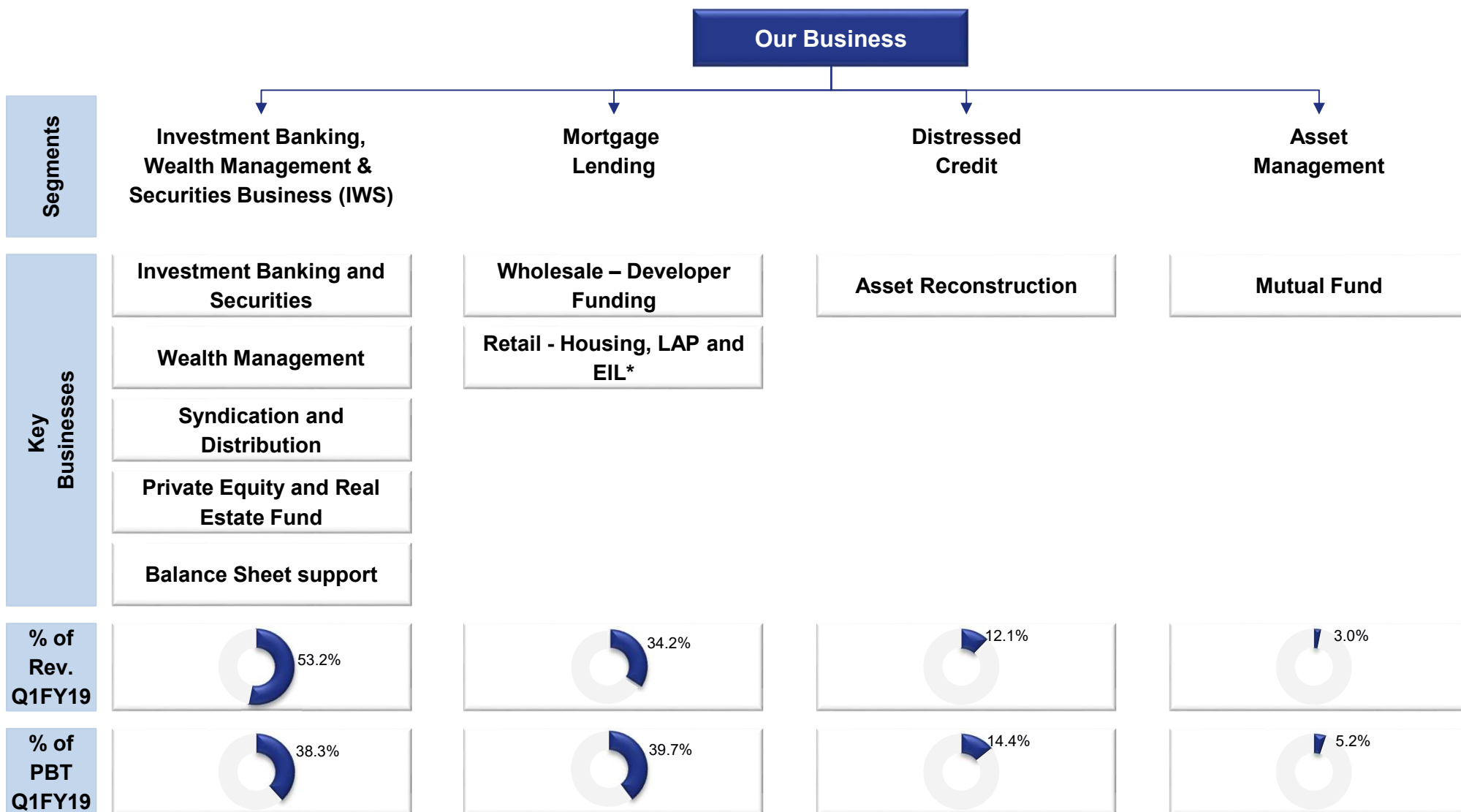
**Business Performance**

**Group Structure and Shareholding Pattern**

**Group Overview**

**Annexures**

# Our Business



## Segment Performance – Ind AS

Segment revenue (Rs Cr)	Ind AS		
	Q1 FY19	Q1 FY18	YoY
Investment Banking, Wealth Management and Securities Business*	456	505	-9.7%
Mortgage Lending	292	237	23.1%
Distressed Credit	103	81	27.2%
Asset Management	26	22	17.0%
Others	20	10	101.7%
<b>Total Segment Revenue</b>	<b>897</b>	<b>855</b>	<b>3.9%</b>
Less: Inter - segmental revenue	(41)	(123)	-71.7%
<b>Total Revenue</b>	<b>855</b>	<b>732</b>	<b>16.9%</b>

Segment PAT (Rs Cr)	Q1 FY19	Q1 FY18	YoY
Investment Banking, Wealth Management and Securities Business	77	69	11.6%
Mortgage Lending	40	42	-4.8%
Distressed Credit	13	9	44.8%
Asset Management	7	6	23.4%
Others	6	1	N/M
<b>Total</b>	<b>143</b>	<b>127</b>	<b>12.6%</b>

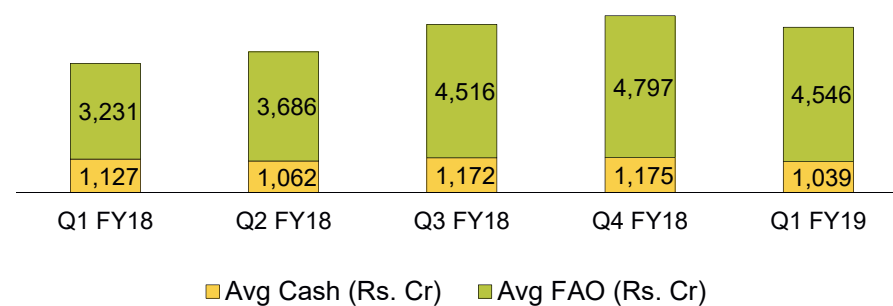
# IWS – Key Non Financial Information

## Investment Banking Transactions

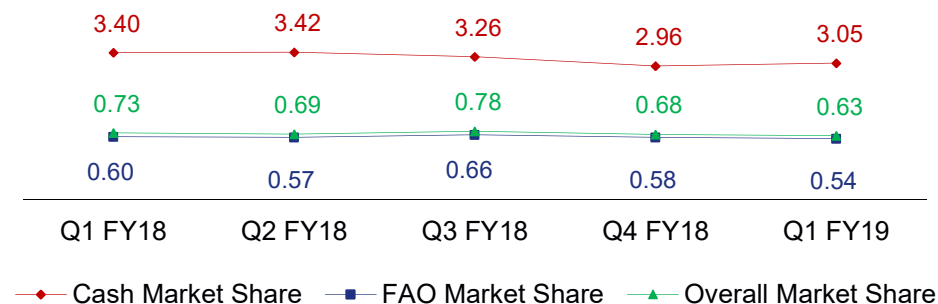
- Lead Financial & Transaction Advisor to Adani Enterprises Limited on the demerger of its Renewable Energy Business into Adani Green Energy Limited
- Fairness Opinion to the board of directors of Century Textiles and Industries Limited on the share entitlement ratio for the demerger of its cement business undertaking into Ultratech Cement Limited through a composite scheme of arrangement
- Fairness Opinion to the board of directors of Merck Limited on valuation of biopharma, performance materials and life sciences business division for transfer to MLS Private Limited
- Manager to the Open Offer by Xchanging Technology Services India Private Limited along with Computer Sciences Corporation India Private Limited and DXC Technology Company to the shareholders of Xchanging Solutions Limited
- Book running lead manager to the IPOs of Indostar Capital Limited (~Rs. 1,844 Cr) and Fine Organics Limited (~Rs. 600 Cr)
- Book running lead manager to the Qualified Institutions Placement (“QIP”) of Oberoi Realty Limited (~Rs. 1,200 Cr)
- Lead manager to the public issue of secured non-convertible debentures of JM Financial Credit Solutions Limited (~Rs.750 Cr)

## Securities Business(Rs Cr)

### Average Daily Turnover (Rs Cr)



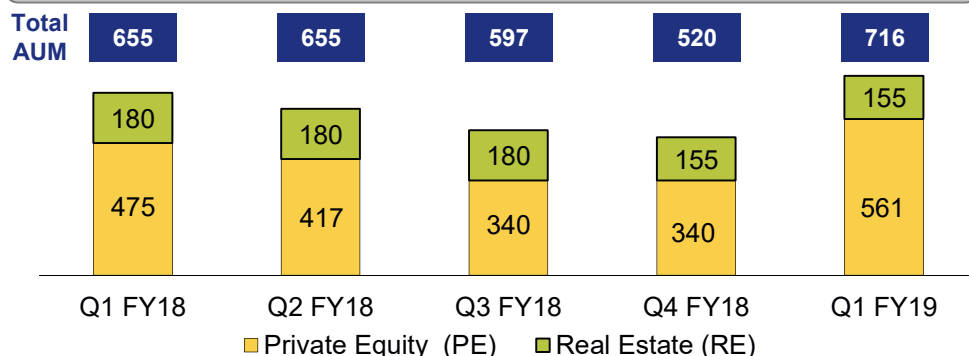
### Equity Market Share on NSE (%)





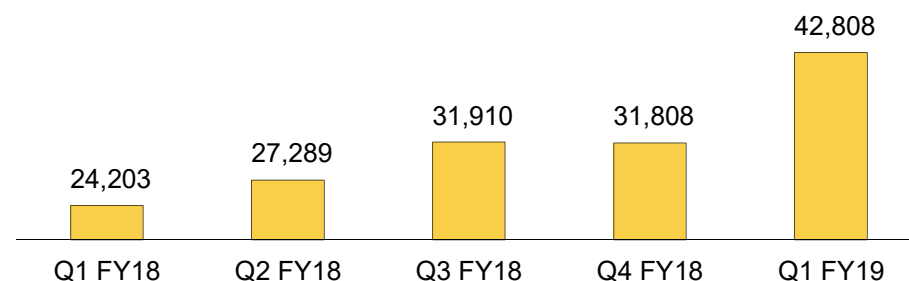
# IWS – Key Financial Information

PE and RE AUM (Rs Cr)



New PE Fund commitment of Rs. 225 Cr is included in 1QFY19

Wealth Management AUM (Rs Cr)



# of wealth advisors as of 1Q FY19: 56

Particulars (Rs Cr) – IND AS	Q1 FY19	Q1 FY18	YoY %
Net worth + MI	2,563	2,067	24.0%
Loan Book	7,760	6,429	20.7%
<b>Gross Revenue</b>	<b>456</b>	<b>505</b>	<b>-9.7%</b>
Less: Inter Segment Dividend	-	94	-100.0%
<b>Net Revenue</b>	<b>456</b>	<b>416</b>	<b>10.6%</b>
Operating expenses	163	147	11.3%
Finance Cost	163	150	8.7%
Provisions / Bad Debts	5	5	N/M
<b>PBT</b>	<b>122</b>	<b>108</b>	<b>12.9%</b>
Tax	44	39	12.8%
<b>PAT before Minority Interest</b>	<b>77</b>	<b>69</b>	<b>11.5%</b>
Minority Interest	#	#	N/M
<b>PAT after Minority Interest</b>	<b>77</b>	<b>69</b>	<b>11.6%</b>
ROE (%)*	3.1%	3.4%	

# Mortgage Lending

## Business Overview

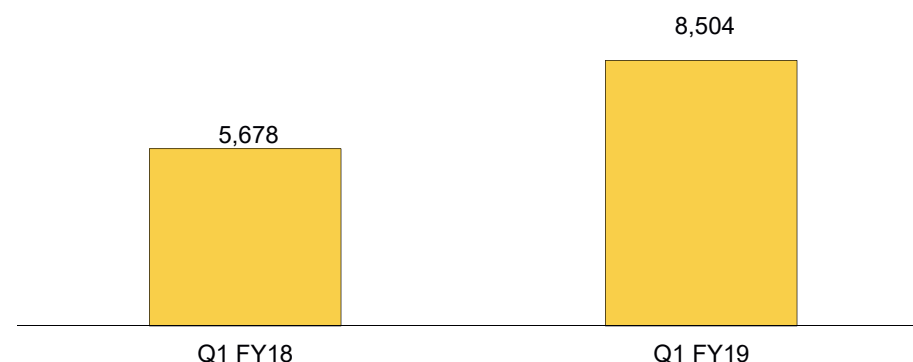
### Wholesale

- Provides an integrated financial solution to real estate developers with major focus on real estate project financing
- 82 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, Bengaluru, Pune and Chennai
  - Loan disbursements of 39.5% in Mumbai, 23.3% Bengaluru, 13.2% Chennai , 7.7% Pune , 6.1% NCR and 10.2% others
- 85.8% of the book is cashflow backed lending
- 76.0% of the book is against residential projects

### Retail

- Home loans business commenced operations in December 2017 with a focus on affordable housing
- Have set up 5 clusters across Maharashtra and Gujarat
- Small ticket LAP loans business operation in Mumbai, Ahmedabad, Chennai and Pune
- Focus on affordable and growing private institutions with operations in Western and Southern Indian region

## Loan Book (Rs Cr)



Particulars (Rs Cr) – IND AS	Q1 FY19	Q1 FY18	YoY %
Net worth + MI	1,785	1,450	23.1%
Revenue	292	237	23.2%
Operating expenses	17	13	53.5%
Finance Cost	140	93	50.5%
Provisions / Bad Debts	9	2	267.6%
<b>PBT</b>	<b>126</b>	<b>129</b>	<b>-2.3%</b>
<b>PAT before Minority Interest</b>	<b>81</b>	<b>84</b>	<b>-3.6%</b>
Minority Interest	41	42	-2.4%
<b>PAT after Minority Interest</b>	<b>40</b>	<b>42</b>	<b>-4.8%</b>
ROA* (%)	1.0%	1.5%	
ROE* (%)	4.7%	6.0%	

# Distressed Credit – Asset Reconstruction

## Business Overview



Long Term Credit Rating of AA- and Short Term Credit Rating of A1+ by ICRA & CARE. Comfortable gearing of 1.86x



This business has multiple income streams like Management Fees, Interest income and Upside / Yield



Current AUM of ~Rs 13,294 Cr comprising Corporate Accounts and Corporate/SME/ Retail Portfolios



Business related activities such as Financial & Legal due diligence for acquisitions, resolutions and document storage etc. are conducted by only in-house resources and not outsourced



Focus on Restructuring and Revival of Corporate Accounts.

## Long Term Positive Drivers



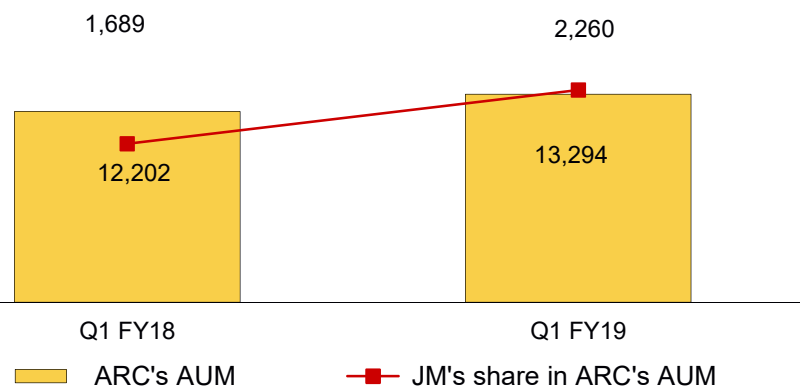
- The various initiatives taken by regulatory authorities shall lead to increase in bad loans due to slippages from the SMA category thereby increasing opportunities for ARCs to participate in the NPA market.



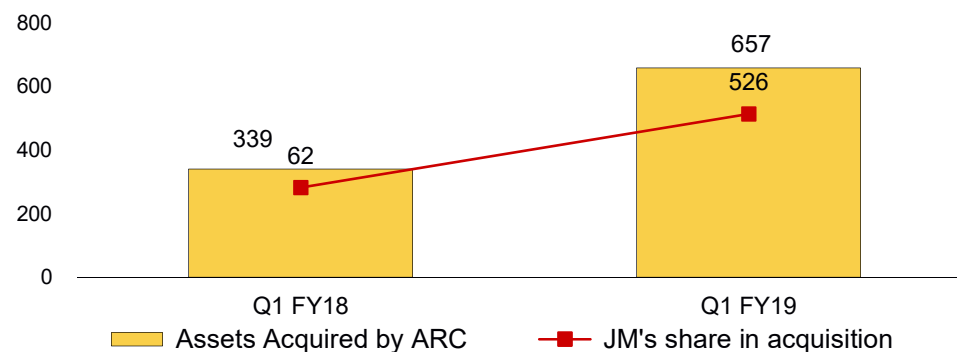
- The RBI vide its circular dated Feb 12, 2018 withdrew all the restructuring schemes (CDR,SDR, S4A, 5:25) and got in place a time bound process for resolution of bad loans in consonance with IBC i.e. March 01,2018.
- The new norms direct Banks to start Insolvency proceedings on accounts with debt of Rs.2,000 Crore and more if stress is not resolved within 180 days\*
- This move will bring in more transparency, also early warnings and resolutions will result in a higher probability of turnaround or timely asset sell-off of distressed accounts.

## Distressed Credit – Asset Reconstruction (cont'd)

AUM (Rs Cr)



Asset Acquisitions (Rs Cr)

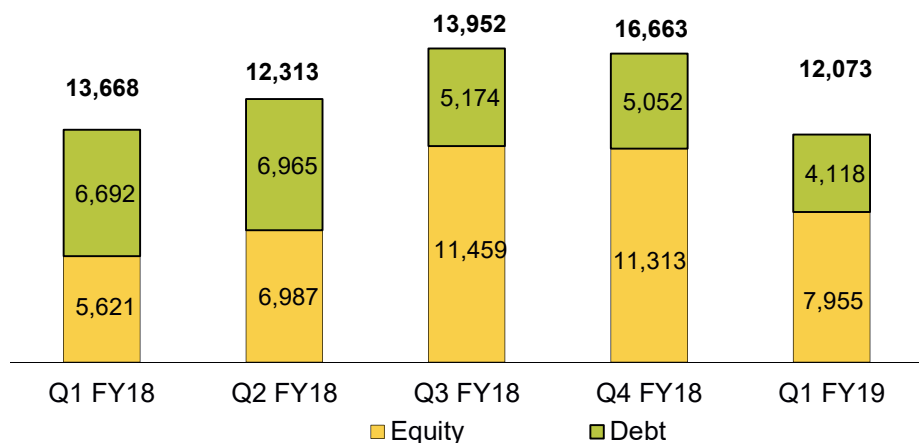


Particulars (Rs Cr) – IND AS - Consolidated	Q1 FY19	Q1 FY18	YoY %
Net worth + MI	1,045	724	44%
Gross Revenue	103	81	28%
Operating expenses	23	16	18%
Finance Cost	35	29	20%
PBT	46	34	35%
<b>PAT before Minority Interest</b>	<b>23</b>	<b>18</b>	<b>27%</b>
Minority Interest	10	9	11
<b>PAT after Minority Interest</b>	<b>13</b>	<b>9</b>	<b>44%</b>
ROE (%)*	2.0%	2.5%	-

\*ROE for the quarter is not annualized

# Asset Management – Mutual Fund

Asset Management AUM (Rs Cr)



Note:  
Equity AUM for Q1 FY19 include arbitrage fund of Rs. 1,741 Cr

## Mutual Fund:

- Quarterly Average AUM (QAAUM) – Rs 12,073 cr.
- Rank (QAAUM) – 23 among 41 Mutual Funds.
- Market Share – 0.52%.
- 15 Schemes categorized as Long Term Debt, Short Term Debt, Balance, Equity Arbitrage and Equity.
- Investor reach – 1,20,581 base, 13 branches & 81 service centres.

Particulars (Rs Cr) - INDAS	Q1 FY19	Q1 FY18	YoY %
Net worth + MI	208	241	-13.8%
Revenue	26	22	17.0%
Employee Cost	6	6	8.0%
Other Expenses	3	2	22%
PBT	17	14	20%
PAT	12	11	11%
Minority Interest	5	5	-3.4%
Share of Profit from Associates	#	#	N/M
PAT after Minority Interest	7	6	16.7%
ROE (%)*	6.2%	4.7%	

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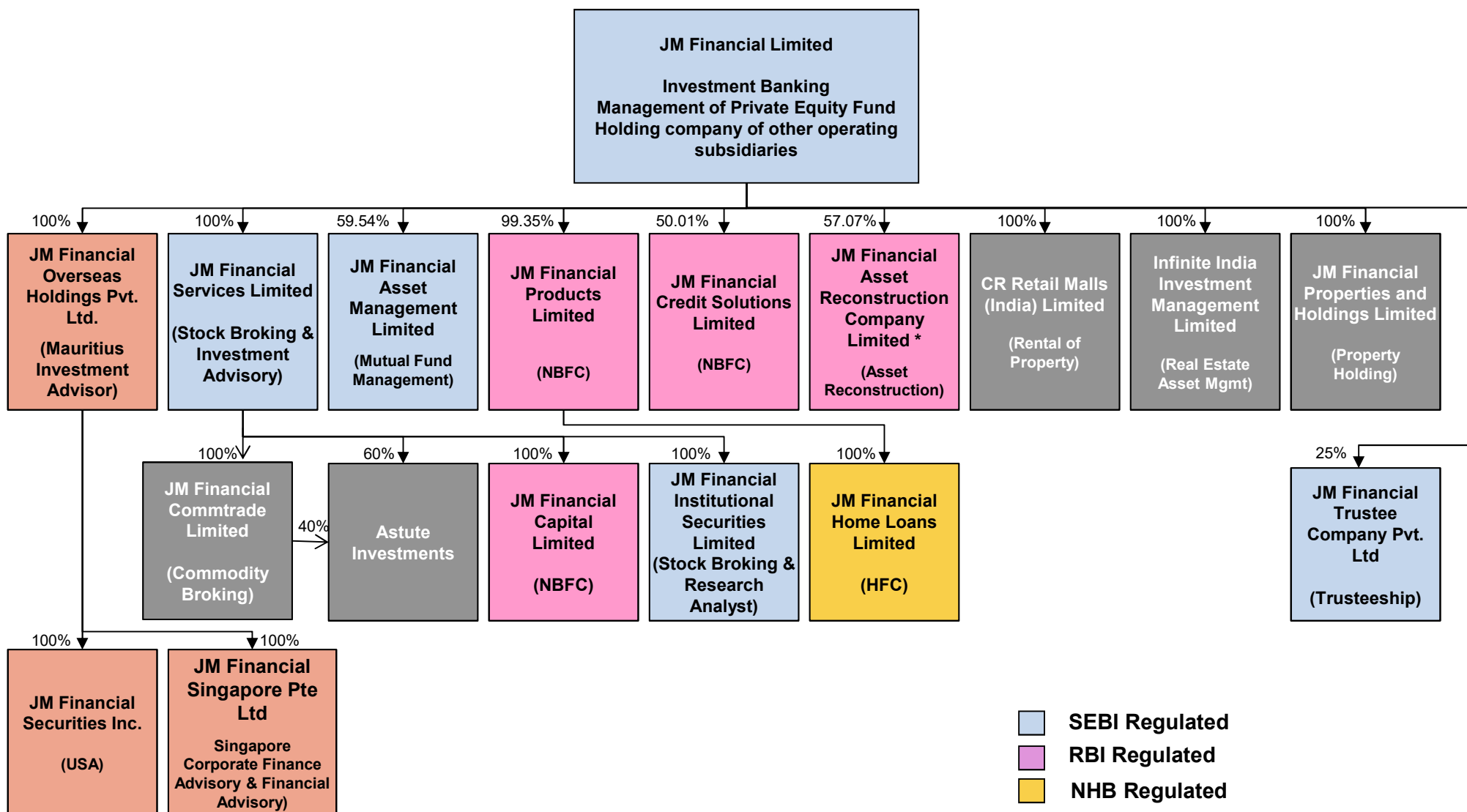
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# Organisational Structure

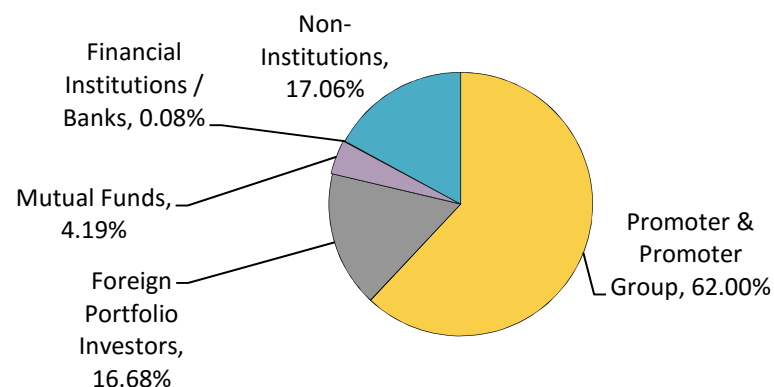


# Shareholding Summary

## Share Price Information



## % Shareholding – June 30, 2018



Source – Company

## Market Information (BSE)

As on 30.06.2018

Market Capitalization (Rs Cr)	9,729.16
Price (Rs)	115.90
No. of Shares Outstanding (Cr)	83.94
52 Week High-Low (Rs)	190.95-104.30

## Key Institutional Investors – As on June 30, 2018

% Holding

Valiant Group	2.81
Baron Emerging Markets Fund	2.42
TIMF Holdings	1.86
IDFC Premier Equity Fund	1.47
Azim Premji Trust	1.39



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# Performance of Select Subsidiaries – IND AS

In Rs Cr

## JM Financial Credit Solutions Ltd

	Q1 FY19	Q1 FY18
Revenue	291	237
Net Profit	83	84
Net worth	1,756	1,438
Loan book	8,475	5,678
Net Interest Margin	7.0%	8.5%
Total Assets	8,494	5,687
ROE (Not annualized)	4.8%	5.9%
ROA (Not annualized)	1.0%	1.5%
Debt / Equity Ratio	3.8	2.9
CAR	20.1%	22.4%
Credit Rating	AA	AA
<b>Ownership</b>	<b>50.01%</b>	<b>50.01%</b>

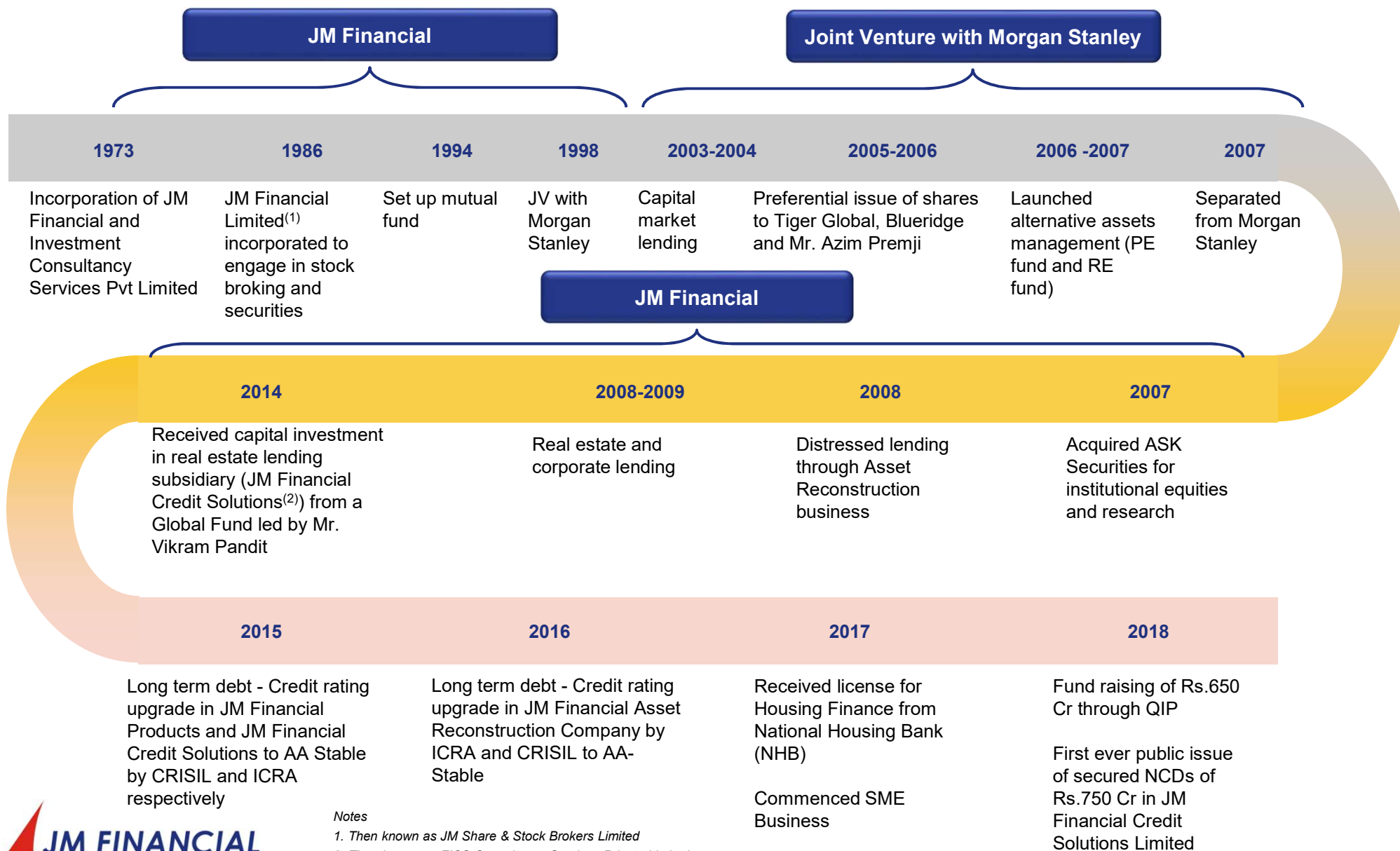
## JM Financial Products Ltd

	Q1 FY19	Q1 FY18
Revenue	243	211.7
Net Profit	63	49
Net worth	1,535	1,317
Loan book	6,962	6,017
Net Interest Margin	4.6%	5.8%
Total assets	7,550	6,664
ROE (Not annualized)	4.2%	3.7%
ROA (Not annualized)	1.0%	0.8%
Debt / Equity Ratio	3.7	3.9
CAR	19.8%	18.5%
Credit Rating	AA	AA
<b>Ownership</b>	<b>99.30%</b>	<b>99.27%</b>

## JM Financial Asset Reconstruction Company Ltd\*

	Q1 FY19	Q1 FY18
Revenue	103	81
Net Profit	23	18
Net worth	1045	724
AUM	13,294	12,202
Total assets	3,505	2,665
ROE (Not annualized)	2.0%	2.5%
ROA(Not annualized)	0.2%	0.7%
Debt / Equity Ratio	1.86	1.70
CAR	38.86%	30.71%
Credit Rating	AA-	AA-
<b>Ownership</b>	<b>57.07%</b>	<b>50.01%</b>

# Journey of JM Financial Group



**Notes**

1. Then known as JM Share & Stock Brokers Limited
2. Then known as FICS Consultancy Services Private Limited

# 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 several leading Indian companies.



**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



**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.
- BSC (Science), FCA (India), FCA (England & Wales).



**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. Keki Dadiseth, Independent Director**

FCA (England & Wales)

- Worked with HUL for 27 years.
- Member of strategic advisory board of Atos India Pvt Ltd, and senior advisor to Sony group in India.
- 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
- Has more than 19 years of experience in the media and broadcasting industry
- Recognized as the 'Young Global Leader' at the World Economic Forum in 2008.

# 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**

# CSR – Integrated Rural Transformation Programme

## Jamui District, Bihar

### Education

- **Project Bachpan** – 4 learning centers in Sikandra block, Jamui district, completes 11 months of operations with 100 students' (3 – 6 years) of which 11 children will graduate to grade 1.
- Health and learning index of children rises over last six months
- *New Bachpan centre starts in Dhanimatari village (one of the smallest villages with 36 households), Sikandra block in 3rd week of July, 2018.*

### Livelihoods

- **Shri Vardhmann Mahila Griha Udyog** – Small-scale kitchen-based women's production unit initiated in Dec 2017 in Sikandra block
- Currently a group of 18 women roll out Khakhras (a healthy wheat flour snack) as an alternate source of income. The Udyog has capacity of producing minimum of 500kgs khakhras monthly.

### Livelihoods

- **Integrated Livestock Development Center (ILDC) Project** in Sikandra, Chakai & Jhajha blocks. All 21 centers set up and operational from March 2018.
- 24\*7 animal husbandry & veterinarian healthcare services provided by trained rural para-vets to cattle owners. Reaching out to over 120 villages for cattle management and prevention of diseases.

### Integrated Development

- **Model Village Development Project** initiated in 13 villages of Sikandra block. Baseline assessment conducted.
- Target : Two Vardhaman Gyan Kendra started for students from Grade 8 -10 and Grade 1- 4 in Lacchwad and Korasi village of Sikandra Block. A model farm with 2.5acre land is being implemented

## Giridih District, Jharkhand

### Strengthening Public Healthcare

- **First Referral Unit (FRU) Project** in Dumri block – 1 year completion of the project. FRU saw increased utilization of public health services, May 1308 cases, June 1448 cases and July target is 1600.
- Capacity building of FRU staff with monthly training and monthly calendar. Procurement of equipment like suction machine, fetal Doppler & beds. FRU infrastructure enhanced with painting and repair.
- **Mobile Health Unit (MHU) Project** – 10 months of project being operational. MHU Doctor & para medical team, conducts OPDs from Monday to Saturday (8.00 am to 4.00 pm) in 24 remote villages of Dumri & Pirtand blocks, based on a pre-determined monthly schedule.
- 16676 OPDs so far; March OPD – 1474, April – 1865 & May 1761.
- Diagnoses of malaria, Hemoglobin and drug delivery device nebulizer for respiratory issues are being provided to the patients through MHU.

## Palghar District, Maharashtra

### Comprehensive Village Development

- **Comprehensive Village Development Project** in Palghar – Project has been initiated in seven villages of Mokhada block.
- Areas of priority enhancing existing monsoon crop with periodic farmers training conducted in seven village. Target to enhance livelihoods of 909 farmers and 1103 households.
- 4500 cashew saplings distributed to farmers with farming kits and training better techniques for plantation.
- Govt. advocacy being undertaken for convergence under Govt. schemes in agriculture, water & sanitation, livestock.





# JM Financial Foundation – Giving & Ongoing Activities

## Philanthropic giving

- Support to hospital and medical college to provide health care services in rural Gujarat
- Athletes supported by the Foundation win medals in Common Wealth Games 2018.
- Continued support through being part of fund raising for terminally ill patients.
- Foundation plans to undertake skill development with youth in Mokhada Block, Palghar

## Animal care

The project for the conservation of the endangered and enigmatic snow leopard in their natural habitat in the state of Jammu and Kashmir., continued onto its 3rd year. This support has helped reduce human conflict, enabled the villagers to co-exist peacefully with wildlife and also sensitized them towards the pressing need to contribute in preserving our ecological balance

**32 Employees  
Volunteered for  
Cashew sapling  
plantation with  
farmers in Bariste  
Village, Mokhada  
Taluka, Palghar  
district.**



## For Further Queries

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