

Business Standard

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E-PAPER DECODED OPINION

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Jana Small Finance Bank applies to RBI for transition to universal bank

Jana Small Finance Bank has applied to the RBI for voluntary transition to a universal bank, meeting key financial criteria including NPAs below regulatory thresholds for two years



Investor Presentation Q1'FY26

22nd July 2025

Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

Jana SFB applied for Universal Bank application to RBI on 9th June 2025

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Totals in some columns/ rows may not agree due to rounding off. Figures for the previous period/ year have been regrouped / restated wherever necessary to conform to current period's / year's presentation.

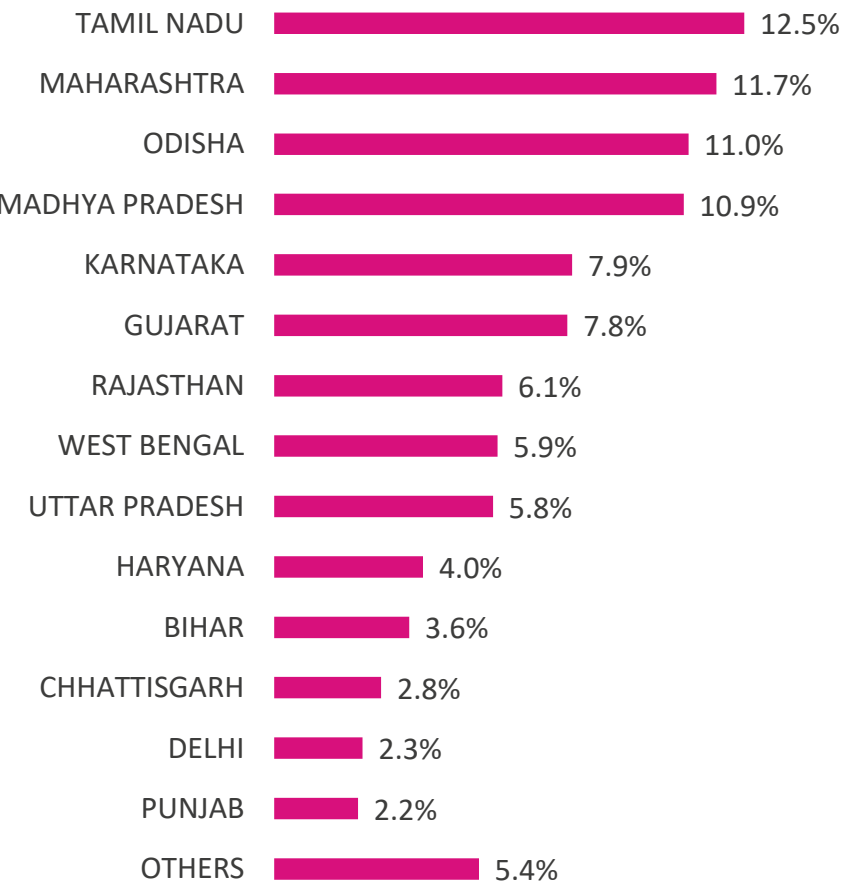
Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates. All figures in this presentation are in INR Crores unless mentioned otherwise.

National franchise with strong brand recognition

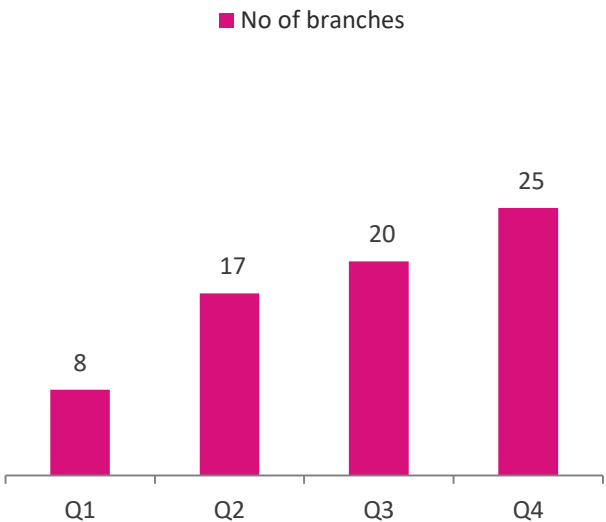
Jana Small Finance Bank

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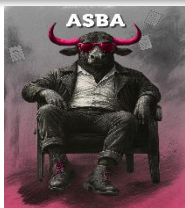
809 Outlets; Presence in 23 States and 2 UTs



New Branch launch during FY26¹

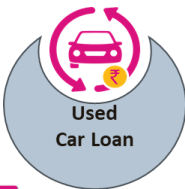


New Products launches



SOLITAIRE
SAVINGS ACCOUNT
For the Gem that You are

iVANI



Used Car Loan



Credit Line on UPI



Trade and Forex

GOLD LOAN

Key customer and delivery channel metrics



> 12 Million

Customer served since 2008



97%

Complaints resolved within TAT



4.4 Million

Active Customers



61

ATMs



96%

Service Requests closed within TAT



24,995

Employees

¹excluding UBR branches and including relocation from existing location to bigger/more affluent location

Resilient Performance in Q1 with Positive Traction in Key Levers

- Secured Assets – All engines firing
 - Revenue – Asset to grow expect 35% to 40% with margins steady.
 - Credit costs – No surprises. In line with expectations
 - Costs – Nominal growth - Used car and Gold staff. Productivity improvement in rest.
- Unsecured Assets – One turns green, 2 more to go.
 - Revenue – revenue challenge to ease next quarter. Tight criteria short term pain.
 - Credit Cost - Fresh Flow to NPA to significantly slow in q3. 36% under Guarantee programs.
 - Costs – have plateaued in this quarter. Collections capacity adequate.
- Deposits and CASA - Growth picked from May and Pricing cut
 - Volume – Growth of 20% with CASA improving to 20% expected.
 - Costs of Deposits – pricing reduced and impact visible for Q2.
 - Costs – Measured pace with 70 branches. All segments launches including Solitaire done.

PAT at Rs 102 Crs post accelerated provisioning of Rs 150 Crs

Particulars	Q1 FY25	Q4 FY25	Q1 FY26
Regulatory Provision	142	76	46
Accelerated Provision	54	97	150
PBT	160	120	102
DTA	(10)	(4)	-
PAT	171	123	102
Adjusted PAT¹	214	217	252
Adjusted RoA²	2.64%	2.47%	2.64%
Adjusted RoE²	23.37%	21.43%	23.70%
GNPA	2.5%	2.5%	2.8%
NNPA	0.9%	0.9%	0.9%
PCR – Secured (incl. tech write-off)	40.1%	69.5%	69.1%
PCR – Unsecured (incl. tech write-off)	88.1%	88.1%	89.7%

- **Growth of 18% in Adjusted PAT¹ of Q1FY26 vs Q1FY25**
- **Accelerated Provisioning of Rs. 150 Crs which helps keep net NPA consistently below 1%**
- **Book Value per Share (BVPS) improves to Rs. 403**

¹Adjusted PAT is PAT + Accelerated provision - DTA. Adjusted RoA and RoE are computed on Adjusted PAT | ²ROA and ROE numbers are annualized.

Reiterate advances growth of 20% for the year

- Advances¹ growth of 16% y-o-y and 1% q-o-q to Rs. 29,930 Crs vs. Banking sector ~9.5% y-o-y
- Secured growth rate of 36% y-o-y and 6% q-o-q (excluding Loan against FD)
- MSME Q-1 planned exits, on track for more than 20% annualised growth
- Gold - 29% q-o-q, Two wheeler 14% q-o-q and Affordable housing 6.5% q-o-q growth continues to show good momentum in a slow quarter
- Secured book now @ 71% v/s 62% in Q1 FY25
- Unsecured degrowth by **12% y-o-y and 2% q-o-q** to Rs. 8,687 Crs. Tighter norms short term pain.
- 36% of MFI book covered under Guarantee program.

¹Advances includes IBPC & Securitisation Book

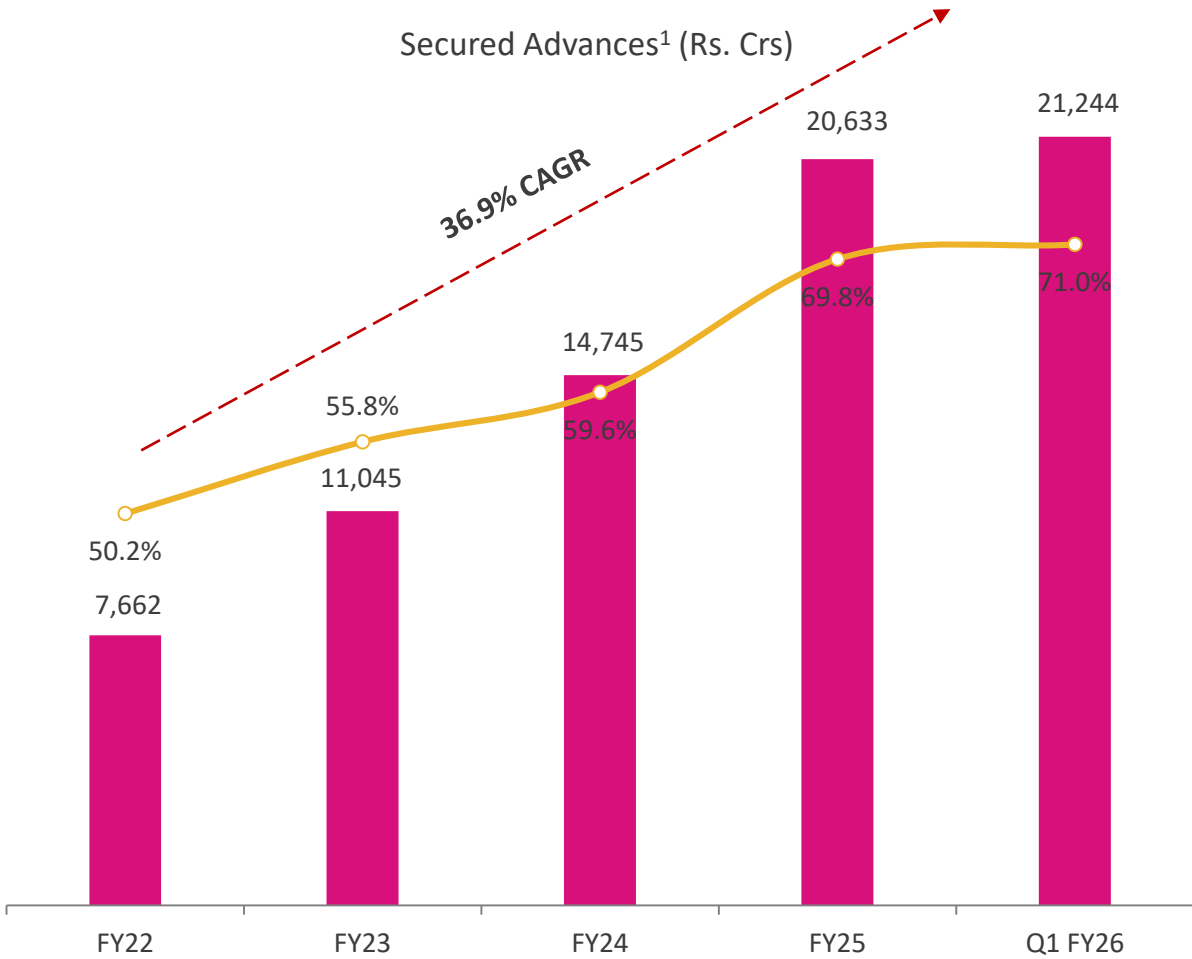
Affordable Housing and Micro LAP crosses AUM of 12,000 Crs; Secured growth @ 6% excluding ODFD

Category of Advance ¹ (As at June 30, 2025)		AUM	Average Ticket Size (Rs. Mn) ²	Advances ¹ Growth y-o-y	Advances ¹ Growth q-o-q	GNPA ³	NNPA ³	LTV ⁴
Secured	Affordable Housing	6,535	1.21	37.9%	6.5%	1.2%	0.9%	50.8%
	Micro LAP	5,921	0.65	20.6%	2.7%	2.2%	1.0%	36.3%
	MSME Loans	4,228	6.51	21.3%	(1.3%)	1.7%	0.8%	45.7%
	Term Loans To NBFCs	1,987	203.39	43.1%	22.0%	0.0%	0.0%	NA
	Two-wheeler Loans	1,138	0.06	105.5%	13.6%	2.6%	0.0%	NA
	Gold Loans	1,260	0.08	226.8%	28.6%	1.5%	1.2%	65.1%
	Loan against FD	174	NM	(58.4%)	(79.3%)	0.0%	0.0%	NA
	Total Secured Advances	21,244		33.8%	3.0%	1.5%	0.8%	
Unsecured Advances		8,687	0.04	(12.0%)	(2.5%)	5.7%	1.2%	NA

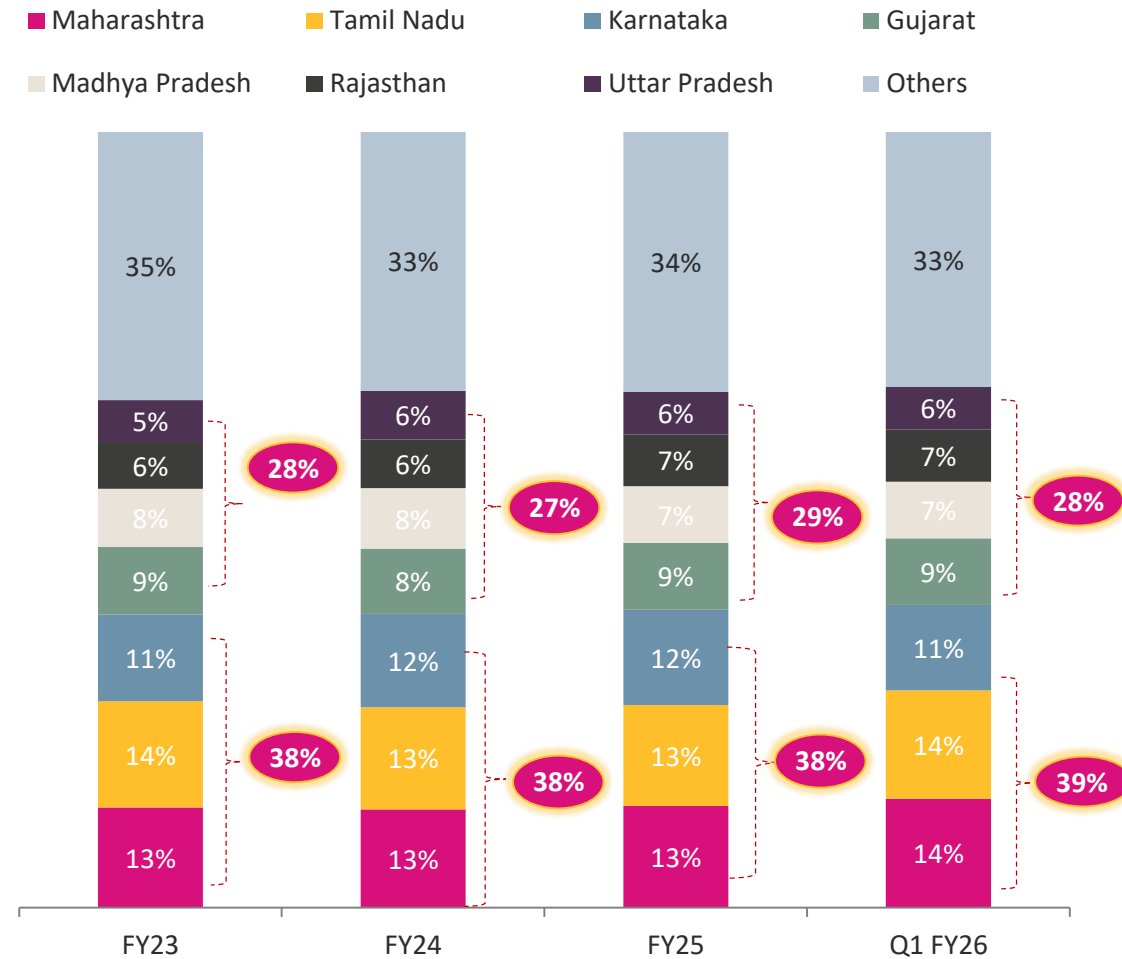
Note: ¹Advances includes IBPC & Securitisation Book | ² Average Ticket size is based on closing AUM | ³Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book | ⁴LTV is based on POS

Secured loan crosses 70% and on track to 80% with geographic diversification

Moving towards 80% secured



Top 3 states 39%. No concentration



¹Advances includes IBPC & Securitisation Book



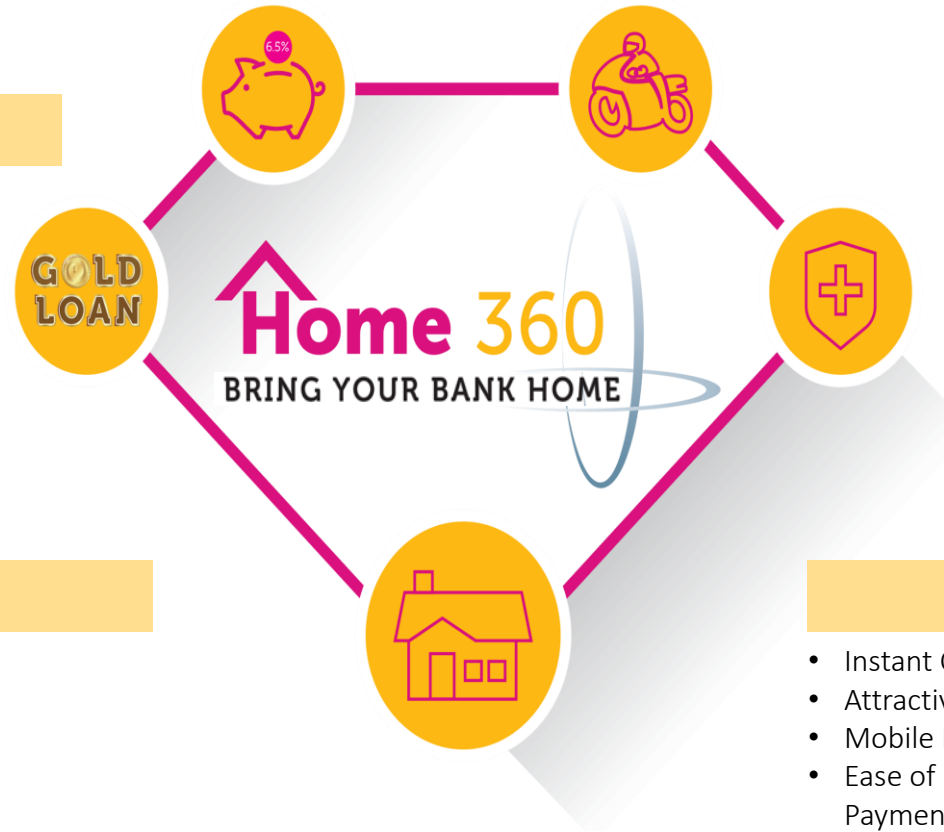
Home Loan leading to Anchor Bank
with Multiple Product Offerings and Special Benefits

Pre-approved Business Loan

- Additional Pre-approved line upto Rs. 5 lakhs available through the entire relationship with the bank
- For Business Expansion and Home Improvement
- Lower than market Interest Rates
- Same day disbursal with no additional documentation

Gold Loan

- Zero Processing Fees
- Quick Disbursement in 30 minutes



Two Wheeler loans

- Pre-approved Two Wheeler loans
- 100% funding to the vehicle value
- Lower Processing fee – 0.5%

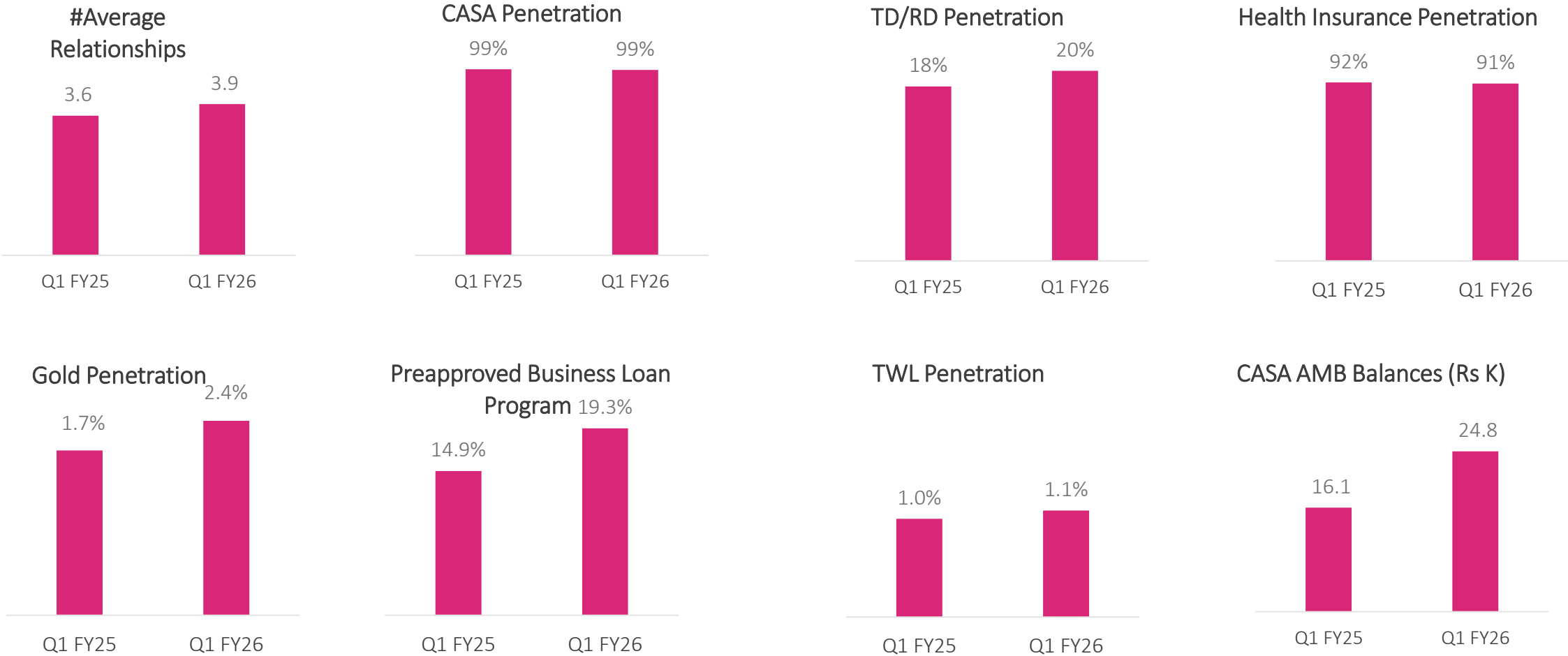
Health Insurance

- Hospi Cash cover designed to suite the segment

Linked Savings/Current Account

- Instant Current/Savings Account with no additional documents
- Attractive interest rates upto 7.5%
- Mobile Banking app with a 360 view of all the relationships
- Ease of all Transactions including all EMI, GST and other Bill Payments.

Anchor Bank Positioning for a Stronger Tomorrow



#Average Relationship including Property insurance and Life insurance is at 6.2 and 5.9 for Q1FY26 and Q1FY25 respectively

MFI – Portfolio reduced in Q1 as collections focused

Product Wise Advances ¹	Jun-25	Digital Payment	ATS ²	y-o-y Growth	q-o-q Growth	GNPA ³	NNPA ³	PCR
Individual Loan	5,048	44.8%	51,205	(3.4%)	(3.0%)	1.5%	0.8%	44.7%
- Agri	1,488	32.0%	48,706	28.8%	(3.9%)	0.6%	0.2%	63.7%
- Non Agri	3,560	50.5%	52,328	(12.5%)	(2.6%)	1.9%	1.1%	41.9%
BC Book	1,496	44.6%	28,067	(31.7%)	(4.4%)	18.3%	2.5%	88.6%
Agri Group	1,066	10.6%	25,305	(42.8%)	(13.0%)	13.0%	2.3%	84.4%
Group Loans	1,077	23.7%	37,375	81.0%	18.1%	0.8%	0.3%	62.7%
Total Unsecured	8,687	35.3%	38,981	(12.0%)	(2.5%)	5.7%	1.2%	80.3%

Guarantee scheme	Portfolio guaranteed till March 2025	NPA amount
CGFMU	1,516	4.5
CGTMSE	1,019	2.1
Total	2,535	6.6

Will be eligible to initiate claim under CGTMSE from August 2025 and under CGFMU from July 2026

¹Advances includes IBPC & Securitisation Book | ² Average Ticket size is based on closing AUM | ³Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization book

Reiterate deposit growth at 20%. Liquidity position easing with cut in deposit and SA rates. Surplus at Rs 2,519 Crs

- Deposits growth of 24% y-o-y and 1% q-o-q to Rs. 29,426 Crs vs. Banking sector deposits growth of ~10%
- CASA growth of 8% y-o-y to Rs. 5,233 Crs
- Term Deposits growth of 28% y-o-y and 1% q-o-q to Rs. 24,193 Crs
- CD ratio at 83.9% after adjusting for refinance which was availed from NABARD, SIDBI, NHB
- CD ratio at 94.6% v/s 102.1% as at 30th June 2024
- LCR at 171% as at 30th June 2025
- Cost of deposits stays at 8.0% for Q1 FY26 and for Q1 FY25
- Peak TD deposits rates reduced by 50 bps
- Launched ASBA facility in this quarter to attract CASA balance

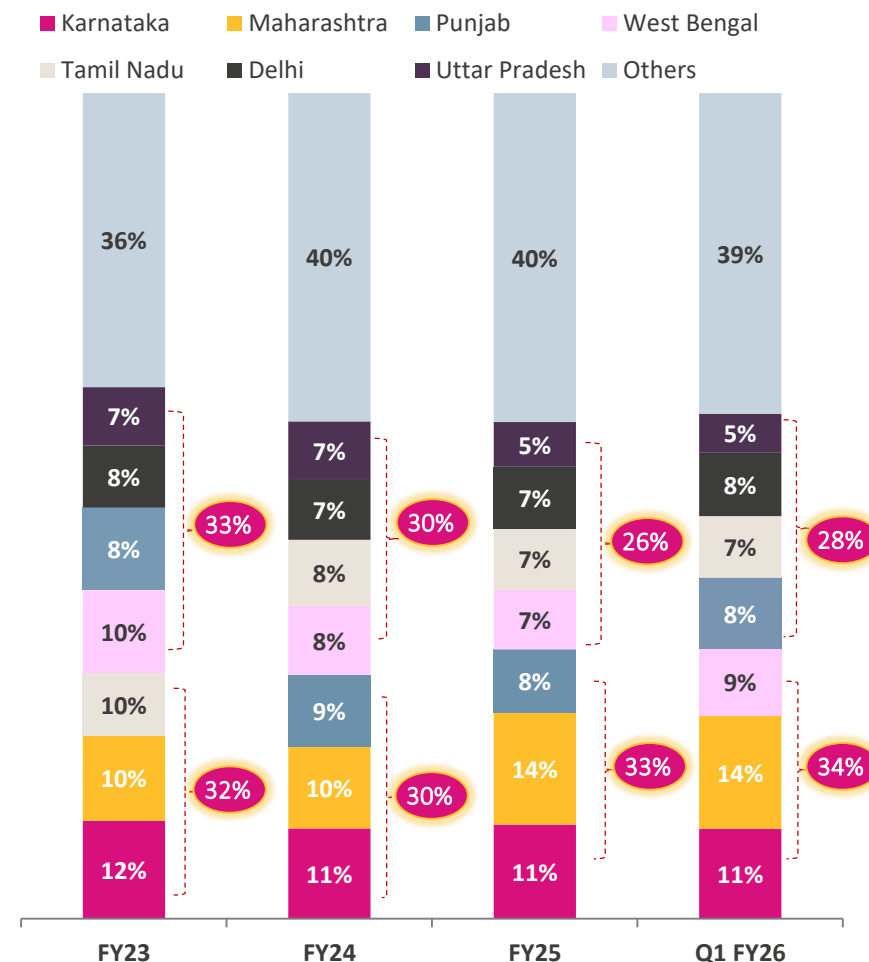
CD ratio at 94.6% and 83.9% including refinance

Particulars	Jun-25	Mar-25	Jun-24	q-o-q (%)	y-o-y (%)
CASA ¹	5,233	5,235	4,846	0.0%	8.0%
TD	24,193	23,884	18,863	1.3%	28.2%
Total Deposits	29,426	29,120	23,710	1.1%	24.1%

Particulars	Jun-25	Mar-25	Jun-24
CASA Ratio	17.8%	18.0%	20.4%
Cost of Funds	8.0%	8.0%	8.0%

- Credit to Deposits ratio reducing from **102.1%** in Jun-24 to **94.6%** in Jun-25 as the deposits have grown faster than advances.
- Credit to Deposits ratio (reducing refinance from Advances) at **83.9%**.
- **Non-callable** forms **58%** of Bulk Deposit and **87.9%** of Bulk Deposits are contracted at 1 year and above.
- **90.4%** of Retail deposits are contracted at 1 year and above.
- **LCR at 171%** as on 30th Jun-25

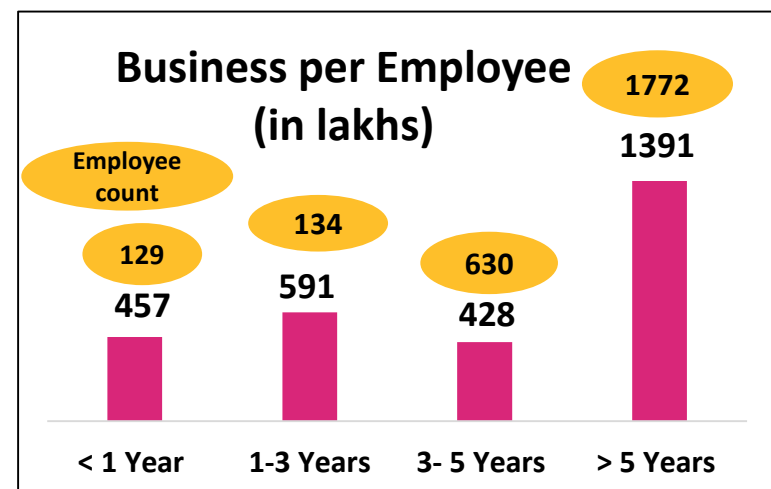
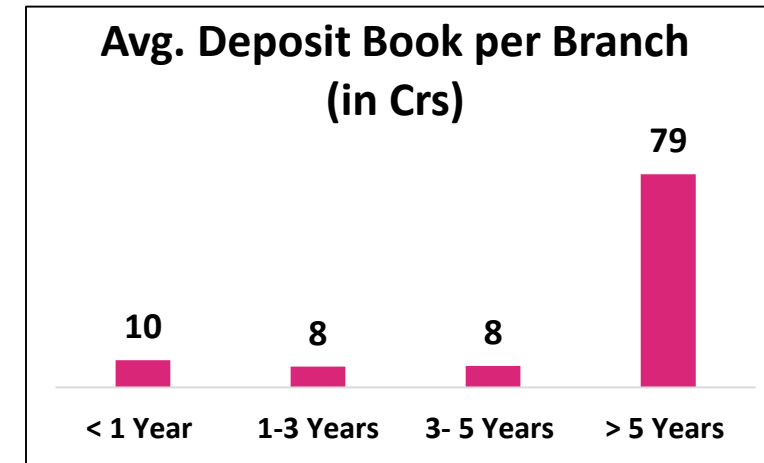
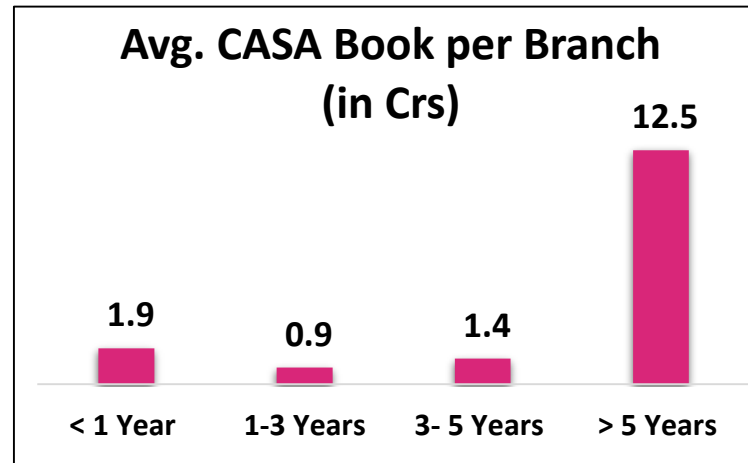
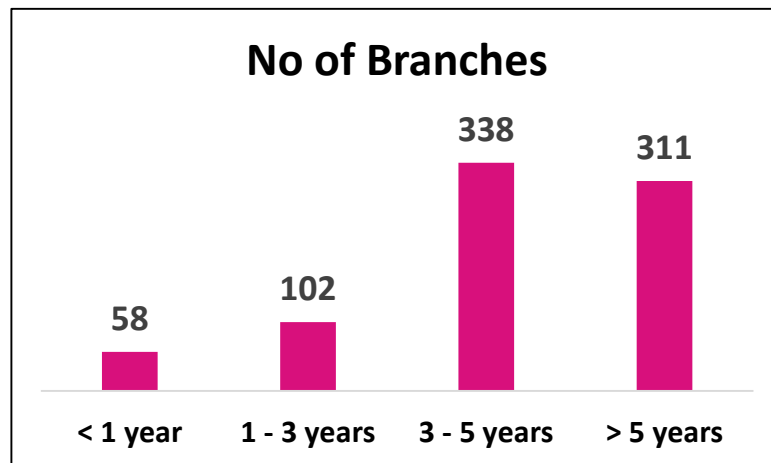
Top 3 states 34%. No concentration



¹Current Account balance includes interest accrued on Term Deposits

Deposits – Underserved on Service and Price

Optimize Distribution network –Mobilize Low-cost, stable retail deposits. Build momentum on CASA acquisitions



- ❑ The bank has launched 8 new branches in the key liabilities centric markets during the quarter. Including these, our new branches are contributing well to the growth.
- ❑ Feature led Savings Bank account for Women, “Solitaire” is launched in Q1. The new product is in line with our focus on key segments. This adds to our existing segment specific offerings to Senior Citizens, NRI & High net worth individuals.
- ❑ The per employee productivity for liabilities business remains robust at approximately 11 Cr per staff.

Expanding Digital Footprint

Digital Channels



Key Highlights

4.4	Continued to be the top rated banking apps
48%	y-o-y Growth - Txn Volume
21%	y-o-y Growth - MB Registration
48%	y-o-y Growth - MB Txn Volume
26%	y-o-y Growth - MB Txn Value

Digital Highlights

Jana Digitization

90% + Digital Uptake

98 %

Banking transactions are Digital

99%

Loans are Digitally processed

99%

Sales force use TAB/Mobile

Merchant QR

27,276 QR Codes Installed across merchants

Digital Adoption



85%

y-o-y UPI in-app transactions value



27%

y-o-y growth in NACH transactions



78% of customers carded during Q1 FY26
76% of customer base carded

Highlights q-o-q – CAR steady @ ~20%

Assets	Liabilities	Asset Quality	Capital Quality	Return Ratios	P&L Metrics
Rs. 29,930 Crs 1.3% Advances ¹ Growth (q-o-q)	Rs. 29,426 Crs 1.0% Deposits Growth (q-o-q)	2.8% [2.5%] Gross NPA ³	Rs. 403 [Rs. 392] BVPS	1.1% [1.4%] ROA	Rs. 102 Crs [120 Crs] PBT
71% [70%] Share of Secured Advances ¹	60.2% [58.8%] Retail Deposits ²	0.9% [0.9%] Net NPA ³	20.5% [20.7%] CRAR ⁴	9.8% [12.3%] ROE	Rs. 298 Crs [293 Crs] PPOP

ROA and ROE is after considering DTA of Rs. 4 crores in Q4 FY25 and Nil in Q1 FY26

¹Advances includes IBPC & Securitisation Book | ²Retail Deposits includes term deposits with value less than three crores | ³Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book |

⁴CRAR is after including interim profits for both period | Figures in [] represent Q4 FY25 data

Highlights y-o-y – Healthy overall growth with secured now at 71%

Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

Assets	Liabilities	Asset Quality	Capital Quality	Return Ratios	P&L Metrics
<div><div>Rs. 29,930 Crs</div><div>16.2%</div><div>Advances¹ Growth (y-o-y)</div></div>	<div><div>Rs. 29,426 Crs</div><div>24.1%</div><div>Deposits Growth (y-o-y)</div></div>	<div><div>2.8%</div><div>[2.5%]</div><div>Gross NPA³</div></div>	<div><div>Rs. 403</div><div>[Rs. 358]</div><div>BVPS</div></div>	<div><div>1.1%</div><div>[2.1%]</div><div>ROA</div></div>	<div><div>Rs. 102 Crs</div><div>[160 Crs]</div><div>PBT</div></div>
<div><div>71%</div><div>[62%]</div><div>Share of Secured Advances¹</div></div>	<div><div>60.2%</div><div>[64.7%]</div><div>Retail Deposits²</div></div>	<div><div>0.9%</div><div>[0.9%]</div><div>Net NPA³</div></div>	<div><div>20.5%</div><div>[20.2%]</div><div>CRAR⁴</div></div>	<div><div>9.8%</div><div>[18.8%]</div><div>ROE</div></div>	<div><div>Rs. 298 Crs</div><div>[356 Crs]</div><div>PPOP</div></div>

ROA and ROE is after considering DTA of Rs. 10 crores in Q1 FY25 and Nil in Q1 FY26

¹Advances includes IBPC & Securitisation Book | ²Retail Deposits includes term deposits with value less than three crores | ³Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book | ⁴CRAR is after including interim profits for both period | Figures in [] represent Q1 FY25 data



Jana Small Finance Bank

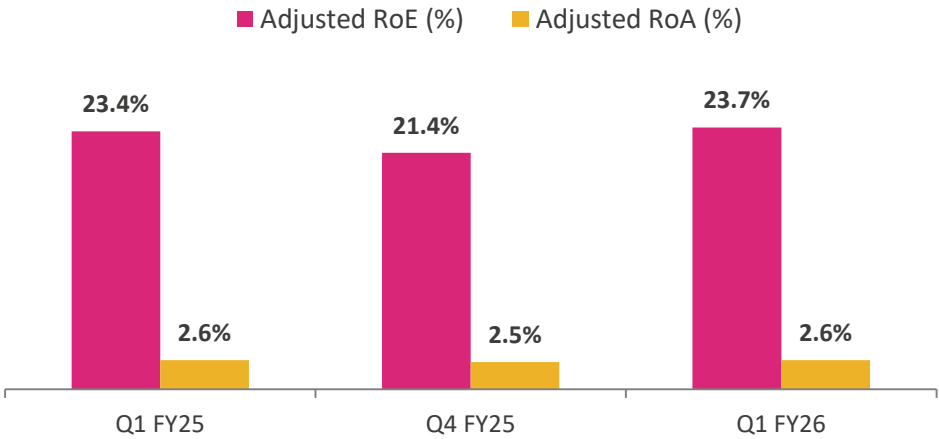
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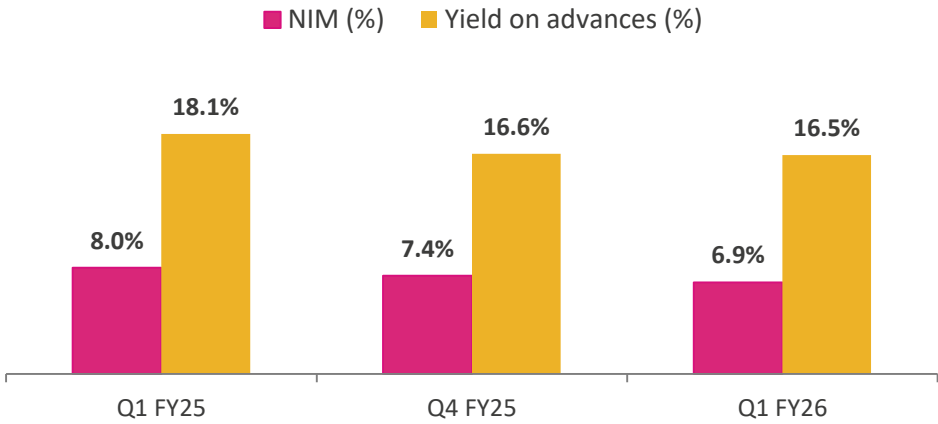
Key Financials

Financial Ratios – NIM has treasury gains impact.

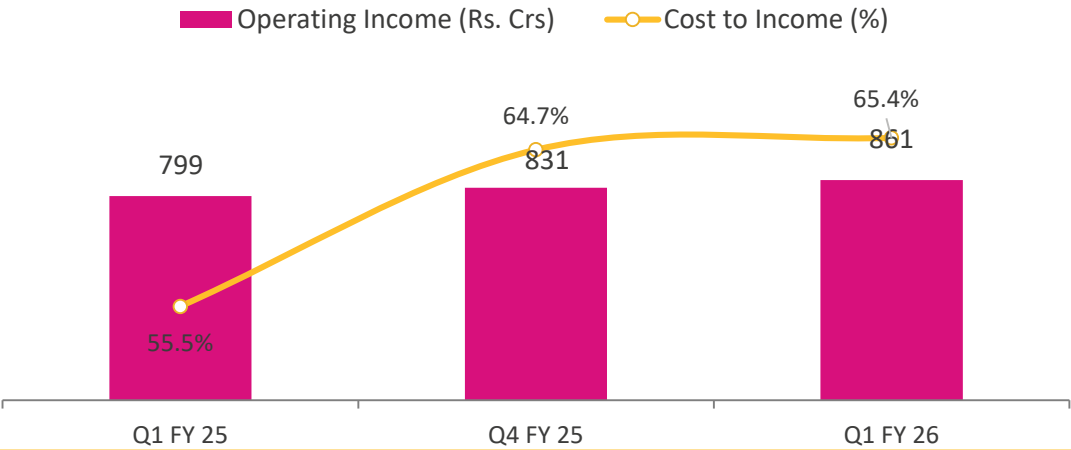
RoA and RoE



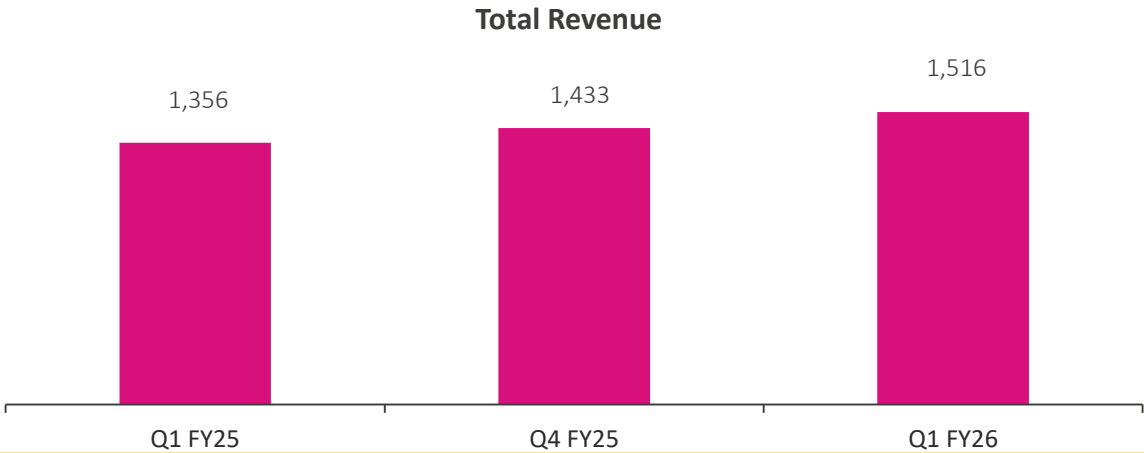
Yield and NIMs



Operational efficiencies



Total Revenues – 12% y-o-y / 6% q-o-q growth



*RoA and RoE are computed after adding back accelerated provision and removing DTA impact for the respective periods | Reported RoA and RoE for Q1 FY 25 are 2.1% and 18.8% respectively | Reported RoA and RoE for Q4 FY 25 are 1.4% and 12.3% respectively | Reported RoA and RoE for Q1 FY 26 are 1.1% and 9.8% respectively

Credit cost summary – Accelerated provisioning reduces regulatory provision

Particulars	Q3 FY25	Q4 FY25	Q1 FY26
Regulatory Provision	81	76	46
Accelerated Provision	93	97	150
Credit Cost	174	173	196
Less: Recoveries under Other Income	37	42	31
Less: Accelerated Provision	93	97	150
Net Credit Cost	44	34	15

GNPA Movement	Q3 FY25	Q4 FY25	Q1 FY26
Opening GNPA Balance	755	758	729
Additions during the period ¹	437	469	515
Less: Recoveries & Write offs during the period	434	498	440
Closing GNPA Balance	758	729	804
GNPA ²	2.71%	2.54%	2.76%
NNPA ²	0.91%	0.88%	0.89%
PCR	66.90%	66.09%	68.15%
PCR including technical write-offs	80.16%	80.23%	82.25%

¹Additions/Reductions to GNPA presented for the quarter exclude any intra-quarter additions and reductions i.e., Loans which slipped into NPA during the quarter, and which got subsequently upgraded/written off within the same quarter are excluded. Also, NPA of Rs 21 Crores in Gold Loans portfolio in Q4 FY25 and Rs 21 Crores in Q1 FY26 on account of technical issue is excluded from the additions | ²Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book and is calculated on Total NPA including Rs 21 Crores of Gold Loans NPA for Q4 FY25 and Rs 21 Crores for Q1 FY26

Strong PCR across all businesses especially Secured

GNPA and NNPA

Particulars	Secured	Unsecured	BC	Total
Gross NPA	328	223	274	825
Net NPA	165	67	31	263
LTV	41.7%			
Gross NPA ¹ %	1.5%	3.1%	18.3%	2.8%
Net NPA ² %	0.8%	0.9%	2.5%	0.9%
PCR %	49.8%	70.1%	88.6%	68.2%
PCR % (incl tech write-off)	69.1%	89.7%	89.5%	82.2%

Restructured Portfolio @ 0.2% of AUM

Particulars	Jun-25
Group Loans	2
Agricultural and allied Loans	0
Individual and Micro Business loans	0
Total Unsecured Book	2
MSE (Micro & Small Enterprise Loans)	45
Affordable Housing	7
Micro LAP	8
Total Secured Book	60
Total Book	62
% of AUM	0.2%

Note: No provision made on ECLGS book | ¹Advance for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book

P&L Statement – Strong other income has helped create accelerated provision of Rs 150 Crore

Particulars	Quarter ended June 2024	Quarter ended March 2025	Quarter ended June 2025
Interest Income	1,167	1,198	1,250
Interest Expense	557	602	655
Net Interest Income	610	596	595
Other Income	189	235	266
Operating Income	799	831	861
Operating Expenses	443	538	563
Operating Margin	356	293	298
Provisions and Contingencies	196	173	196
Profit Before Tax	160	120	102
Taxes	(10)	(3)	-
Profit After Tax	171	123	102

Break-up of Other Income for Q1 FY26:

Other Income includes:

- Commission, exchange and brokerage – Rs. 169 crores [Rs. 129 crores]:
 - Processing Fee - Rs. 72 crs [Rs. 53 crs]
 - Insurance commission - Rs. 50 crs [Rs. 39 crs]
 - Other fees - Rs. 47 crs [Rs. 37 crs]
- Profit on sale of investments – Rs. 49 crores [Rs. 0.1 crores]
- Miscellaneous Income – Rs. 49 crores [Rs. 60 crores]:
 - Income from sale of PSLC - Rs. 72 crs, out of which Rs 18 crs only have been recognised in Q1, balance over next 3 Qtrs [Rs. 40 crs]
 - Recoveries - Rs. 31 crs [Rs. 20 crs]

Balance Sheet – Surplus liquidity at 2,519 Crs and refinance tenor continues to ~5.6 years

Particulars	June 30, 2024	March 31, 2025	June 30, 2025
CAPITAL AND LIABILITIES			
Capital	105	105	105
Reserves & surplus	3,653	4,013	4,126
Deposits	23,710	29,120	29,426
Borrowings	4,629	3,867	4,225
Other liabilities and provisions	1,198	1,359	1,484
TOTAL	33,294	38,464	39,367
ASSETS			
Cash and balances with RBI	1,028	2,816	2,519
Balances with banks	527	1,643	496
Investments	6,766	5,945	7,594
Advances	24,207	27,155	27,825
Fixed assets	135	153	159
Other assets	631	751	774
TOTAL	33,294	38,464	39,367

Borrowings:

Borrowings includes

- Refinance - Rs. 3,144 crores
- Tier-2 capital - Rs. 175 crores
- Others incl call - Rs. 906 crores

Fresh borrowings from SIDBI during the quarter for Rs. 500 crores

Benefits of Re-finance:

- Long term and stable borrowing
- Improves ALM
- Availed from Developmental Finance Institutions NABARD, SIDBI, NHB and MUDRA
- Competitive to deposit rates with no CRR and SLR

We continue to serve aspirational India, underserved both on deposits and loans

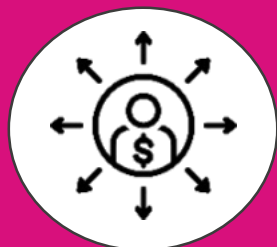
We continue to increase our secured business proportion each year.

We are creating a sustainable, predictable and long term franchise.

Digital with high standards of governance and customer service are key components of our DNA



AUM
Growth
~20%



Deposits
Growth
~18-20%



PAT Growth
~30%



ROA
1.6% - 2.0%



ROE
15% - 18%

** PAT, ROA and ROE is without considering the impact due to recognition of future DTA*

Experienced and professional management and Board

Experienced board with diverse business experience in well-known financial services institutions and banks

Name & Designation	Past Experience	Name & Designation	Past Experience
 Ramalingam Ramaseshan Part-Time Chairman and Independent Director	<ul style="list-style-type: none"> National Commodity and Derivative Exchange Ltd. 	 Ajay Kanwal Managing Director & Chief Executive Officer	<ul style="list-style-type: none"> Standard Chartered Bank CitiBank
 Dr. Subhash C Khuntia Non-Executive Independent Director	<ul style="list-style-type: none"> Former IRDAI Chairman Various Departments in Government of India 	 Krishnan Subramania Raman Executive Director, Head of Retail Financial Services	<ul style="list-style-type: none"> Standard Chartered Bank Mashreq Bank PSC
 Chitra Talwar Non-Executive Independent Director	<ul style="list-style-type: none"> Britannia Industries PepsiCo 	 Ramesh Ramanathan Non-Executive Non-Independent Director	<ul style="list-style-type: none"> Citibank
 Kumbha Srinivas Nayak Non-Executive Independent Director	<ul style="list-style-type: none"> Standard Chartered Bank Idenfo Ltd. 	 Rahul Khosla Non-Executive Non-Independent Director	<ul style="list-style-type: none"> Max Group Visa International Service Association
 Pammi Vijaya Kumar Non-Executive Independent Director	<ul style="list-style-type: none"> Reserve Bank of India 	 Mr. Dinesh C Patwari Non-Executive Independent Director	<ul style="list-style-type: none"> Income Tax Department of India

Experienced and professional management and Board

International best practices in risk management, compliance and governance introduced by management with an average experience of 27 years in financial services

Name & Designation	Past Experience	Name & Designation	Past Experience	Name & Designation	Past Experience
 Abhilash Sandur Chief Financial Officer	<ul style="list-style-type: none"> Kotak Mahindra Bank Bharti Axa General Insurance Co. Ltd. 	 Satish Ramachandran Chief Risk Officer	<ul style="list-style-type: none"> Citibank NA Standard Chartered Bank Fullerton India 	 Sumit Aggarwal Head – MSE, Supply Chain and Financial Institutions	<ul style="list-style-type: none"> Emirates NBD Standard Chartered Bank
 Amit Raj Bakshi Chief Human Resource Officer	<ul style="list-style-type: none"> JP Morgan & Chase Serco BPO Telenor India DBS Bank 	 Ashish Gopal Saxena Chief Information and Digital Officer	<ul style="list-style-type: none"> UGRO Capital Ltd AU Small Finance Bank Max Life Insurance 	 Shrinivas Murty J President and Head – Branch Banking and Marketing	<ul style="list-style-type: none"> HDFC Bank ICICI Bank Ujjivan Small Finance Bank
 Pradeep Rebello Head – Two Wheeler Finance	<ul style="list-style-type: none"> HDFC Bank ICICI Bank Tata Capital IDFC First Bank 	 Chitra Menon Chief Compliance Officer	<ul style="list-style-type: none"> ICICI Bank HDFC Bank 	 Ganesh Nagarajan Chief Operating Officer	<ul style="list-style-type: none"> Yes Bank Equitas Small Finance Bank Kotak Mahindra Bank IDBI Bank
 Lakshmi R N Company Secretary and Compliance Officer	<ul style="list-style-type: none"> ING Vysya Bank Firstapex Software Technologies Pvt Ltd Kirloskar Multimedia 	 Gopal Tripathi Head of Treasury and Capital Markets	<ul style="list-style-type: none"> State Bank of India HDFC Bank Bank of India 	 Mahalingam Ramachandran Head of Internal Audit	<ul style="list-style-type: none"> HDFC Bank
 Rincoo Ji Vachha Head - Affordable and Micro Housing Loans	<ul style="list-style-type: none"> ICICI Bank CRISIL 				

Jana's excellence being recognized by the Government of India

**Jana Small
Finance Bank**

A SCHEDULED COMMERCIAL BANK



June 2025: Jana Small Finance Bank received 1st position in the Small Finance Bank category for outstanding performance in digital payments at the Digital Payments Awards 2023–24, organized by the Ministry of Finance, Government of India, on June 18, 2025, at Plenary Hall, Vigyan Bhawan, New Delhi.



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Thank You

Innovative Product offerings

Jana Small Finance Bank

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SMARTTEST BULLS MAKE THE BEST DECISION!

Apply for **IPOs** using **ASBA** with
Jana Savings Account - the smartest decision!



Earn up to
7.50%^{*} p.a.
even on Blocked Funds

0 Charges
on **IMPS**
on transferring to
your Trading Account

Apply Seamlessly using
Jana SFB's Mobile Banking or
Internet Banking

*Interest paid on incremental balances above Rs. 50 Lakhs and up to Rs. 10 Crores.
*Interest Rates are subject to change from time to time without prior notice.
For more details, visit www.janabank.com

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Finance Bank**
A SCHEDULED COMMERCIAL BANK

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For the Gem that You are

Earn
7.5%^{*} Interest p.a.
& Enjoy Exclusive Offers.

- Monthly Interest Pay-out
- Zero[#] Fee Banking
- Complimentary Select Debit card
- Range of offers across Fashion, Travel & More

*Interest paid on incremental balances more than Rs. 50 Lakhs and up to Rs. 10 Crores.
Rates are subject to change from time to time without prior notice.
#On select transactions only. For more details visit www.janabank.com

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Device Required

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Exclusive

Tailored to Perfection, just like You!

A **Savings Account** with exceptional benefits and best in class returns just for you!

- Taj Experiences Gift Card worth ₹10,000/-* on debit card spends with Exclusive banking program
- Personalized Zodiac Debit Card*
- Best-in-class Rewards & Offers*
- Dedicated Relationship Manager*
- Family Banking Facility*
- Zero Fee Banking*

*Terms and conditions apply.
*For selected transactions.
To know more visit www.janabank.com

JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

Premier

Banking solution that keeps you one step ahead

Earn 3x Rewards* on Banking-Based Activities

Family Banking Facility*

Premier RuPay Select Debit Card*

Dedicated Relationship Manager*

*Terms and conditions apply.
To know more visit www.janabank.com

JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

INTEREST THAT MAKES EVERY MONTH INTERESTING

ENJOY **MONTHLY INTEREST** OF

7.50% p. a.

ON YOUR **SAVINGS ACCOUNT**

+

ZERO FEE* BANKING

Circle Membership

RuPay SELECT DEBIT CARD

20+ Premium Golf Course Access

Complimentary Lounge Access

Complimentary Holistic Spa Service

WITH

LEGEND SAVINGS ACCOUNT

FOR SENIOR CITIZENS

*Terms and Conditions Apply. For selected transaction only.
*Interest paid on incremental balance above Rs. 45 Lakhs and up to Rs. 20 Crores.
*Interest Rates are subject to change from time to time without prior notice.
To know more visit www.janabank.com

JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

Abbreviations

Abbreviation	Expansion	Abbreviation	Expansion
AUM	Advances Under Management	MFI	Micro Finance Institution
BC	Business Correspondents	MSME	Micro, Small and Medium Enterprises
CAGR	Compounded Annual Growth Rate	NACH	National Automated Clearing House
CASA	Current Account and Savings Account	NBFC	Non-Banking Financial Company
CGFMU	Credit Guarantee Fund for Micro Units	NII	Net Interest Income
CGTMSE	Credit Guarantee Trust Fund for Micro and Small Enterprises	NIM	Net Interest Margin
CRAR	Capital-to-Risk Weighted Asset Ratio	NNPA	Net Non-Performing Assets
DTA	Deferred Tax Assets	PAT	Profit After Tax
FD	Fixed Deposits	PCR	Provision Coverage Ratio
GNPA	Gross Non-Performing Assets	PPOP	Pre Provisioning Operating Profit
IBPC	Inter Bank Participation Certificate	q-o-q	Quarter-on-Quarter
NIM	Net Interest Margin	RoA	Return on Assets
LAP	Loan Against Property	RoE	Return on Equity
LCR	Liquidity Coverage Ratio	SFB	Small Finance Bank
LTV	Loan to Value	y-o-y	Year-on-Year