



JSFB/SEC/2025-26/11

29th April 2025

National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (East),
Mumbai 400051.

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001.

Sub: Investor presentation for the quarter and year ended 31st March 2025

Ref: Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Dear Sir/Madam,

Please find enclosed herewith, investor presentation on the business and financial performance of the Bank for the quarter and year ended 31st March 2025.

This intimation will also be uploaded on the Bank's website at www.janabank.com. You are requested to kindly take the same on record and oblige.

Thank you
Yours faithfully
For Jana Small Finance Bank Limited

Lakshmi R N
Company Secretary & Compliance Officer

JAMA KARO, JANA KARO.

Registered Office:
Jana Small Finance Bank Limited
The Fairway Business Park, # 10/1, 11/2 & 12/2B,
Off Domlur, Koramangla Inner Ring Road, Next to
Embassy Golf Links, Challaghatta, Bengaluru -560071.
CIN: L65923KA2006PLC040028

Telephone : 080-46020100
080-37620100

E-mail : customercare@janabank.com
Website : www.janabank.com
Toll-free No. : 1800 2080



OF GRATITUDE

7 Years of Progress, Powered by You!

Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

WE ARE TURNING 7

We thank our valued customers, employees, regulators, investors and partners.

One thing that will always remain constant is our commitment to give our customers the best.

24* States | 778* Branches |
12 Million+ Customers | 24,700+ Employees

Kindly turn the page

*As on 31st December 2024

Investor Presentation Q4'FY25

29th April 2025

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

Jana SFB turned 7 on 28th March 2025

Disclaimer

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Actual results may differ materially from those suggested by the forward-looking statements due to certain risks or assumptions or uncertainties associated with our expectations with respect to, but not limited to, our ability to implement our strategy successfully, levels of our nonperforming loans, growth and expansion, the adequacy of our allowance for credit and investment losses, changes in technology, investment income volatility, our ability to market new products, the outcome of any legal, tax or regulatory proceedings in India and in other jurisdictions we are or become a party to, new accounting standards, our ability to declare and pay dividends, the impact of changes in banking regulations and other regulatory changes on us in India and other jurisdictions, our ability to roll over our short-term funding sources and our exposure to market and operational risks and any other risks.

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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.

PAT at Rs 501 Crs post accelerated provisioning of Rs 305 Crs

Particulars	Q3 FY25	Q4 FY25		FY24	FY25
Regulatory Provision	81	76		606	448
Accelerated Provision	93	97		73	305
PBT	105	120		514	474
DTA	(5)	(4)		(155)	(28)
PAT	111	123		670	501
Adjusted PAT¹	198	217		587	779
Adjusted RoA²	2.33%	2.47%		2.10%	2.31%
Adjusted RoE²	19.77%	21.43%		23.03%	19.38%

- Growth of 33% in Adjusted PAT¹ of FY25 vs FY24
- Carrying Rs. 305 Crs of accelerated provision to next year
- Book Value per Share (BVPS) improves to Rs. 392

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

Secured Asset Performance makes MFI stress a bump in the road

- Advances¹ growth of 19% y-o-y v/s industry growth of ~11% ; AUM at Rs. 29,545 Crs
- Secured growth rate of 40% with AUM of Rs. 20,633 Crs
- Unsecured degrowth by **11%** with AUM of Rs. 8,912 Crs
- Secured book now @ 70% v/s 60% last year with overall Yields holding
- MFI book @ 30% v/s 40% last year and 28% MFI book covered under Guarantee program
- GNPA² / NNPA² at 2.5% / 0.9% with accelerated provision of Rs. 305 Crs made during FY25
- Gold and Two wheeler loans making positive contribution with next focus now on Used Cars and Supply Chain Financing

Deposits momentum sustained in a difficult year

- Deposits growth of 29% y-o-y v/s industry growth of ~11%; Deposits at Rs. 29,120 Crs
- CASA growth of 18% y-o-y with book of Rs. 5,235 Crs
- Term Deposits growth of 32% y-o-y with book of Rs. 23,884 Crs
- CD ratio for FY25 at 93.3% v/s 102.4% for FY24; CD ratio at 82.9% including refinance
- LCR at 253% for Mar-25 v/s 391% for Mar-24
- Cost of deposits at 8.0% for FY25 vs 7.7% for FY24
- Expanded branch network in Andhra Pradesh during the year

Credit cost summary

- Reduced Credit cost due to improved recoveries

Particulars	Q3 FY25	Q4 FY25	FY24	FY25
Regulatory Provision	81	76	606	448
Accelerated Provision	93	97	73	305
Credit Cost	174	173	679	753
Less: Recoveries under Other Income	37	42	122	123
Less: Accelerated Provision	93	97	73	305
Net Credit Cost	44	34	484	325

GNPA Movement	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25
Opening GNPA Balance	494	646	755	758
Additions during the period ¹	305	412	437	469
Less: Recoveries & Write offs during the period	153	303	434	498
Closing GNPA Balance	646	755	758	729
GNPA ²	2.51%	2.86%	2.71%	2.54%
NNPA ²	0.95%	0.95%	0.91%	0.88%
PCR	62.70%	67.20%	66.90%	66.09%
PCR including technical write-offs	76.85%	78.44%	80.16%	80.23%

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 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

Cost to income and Cost of deposit have peaked

- **Cost to Income ratio at 61% inspite of MFI revenue headwinds**

Particulars	FY 24	FY 25
Opex for the period	1,605	1,943
Total Business ¹	47,318	58,665
Cost to Income Ratio	57.4%	61.3%
Opex to Total Business (%)	3.39%	3.31%
Unsecured AUM	10,002	8,912

- **CASA growth of 18% y-o-y while reducing cost of CASA**

Particulars	FY 24	FY 25
Cost of CASA Deposits (%)	4.47%	4.36%
CASA (in Rs Crs)	4,447	5,235
CASA Ratio (%)	19.7%	18.0%
LCR (%)	391%	253%

¹Total Business is computed as Advances Under Management + Deposit Book.

Q4 highlights - Growth in PBT with improvement in asset quality

Assets	Liabilities	Asset Quality	Capital Quality	Return Ratios	P&L Metrics
Rs. 29,545 Crs 5.6% Advances ¹ Growth (q-o-q)	Rs. 29,120 Crs 12.6% Deposits Growth (q-o-q)	2.5% [2.7%] Gross NPA ³	Rs. 392 [Rs. 380] BVPS	1.4% [1.3%] ROA	Rs. 120 Crs [105 Crs] PBT
70% [68%] Share of Secured Advances ¹	58.8% [63.3%] Retail Deposits ²	0.9% [0.9%] Net NPA ³	20.7% [18.4%] CRAR ⁴	12.3% [11.4%] ROE	Rs. 293 Crs [279 Crs] PPOP

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 does not consider interim profits for Q3 FY 25 | Figures in [] represent Q3 FY25 data

FY25 highlights-CRAR improves to 20.7% after 19.4% Assets growth

Assets	Liabilities	Asset Quality	Capital Quality	Return Ratios	P&L Metrics
Rs. 29,545 Crs 19.4% Advances ¹ Growth (y-o-y)	Rs. 29,120 Crs 29.0% Deposits Growth (y-o-y)	2.5% [2.0%] Gross NPA ³	Rs. 392 [Rs. 342] BVPS	1.5% [2.4%] ROA	Rs. 474 Crs [514 Crs] PBT
70% [60%] Share of Secured Advances ¹	58.8% [63.9%] Retail Deposits ²	0.9% [0.5%] Net NPA ³	20.7% [20.3%] CRAR	13.0% [26.9%] ROE	Rs. 1,226 Crs [1,193 Crs] PPOP

ROA and ROE is after considering DTA of Rs. 28 crores in FY 25 and Rs. 155 crores in FY 24

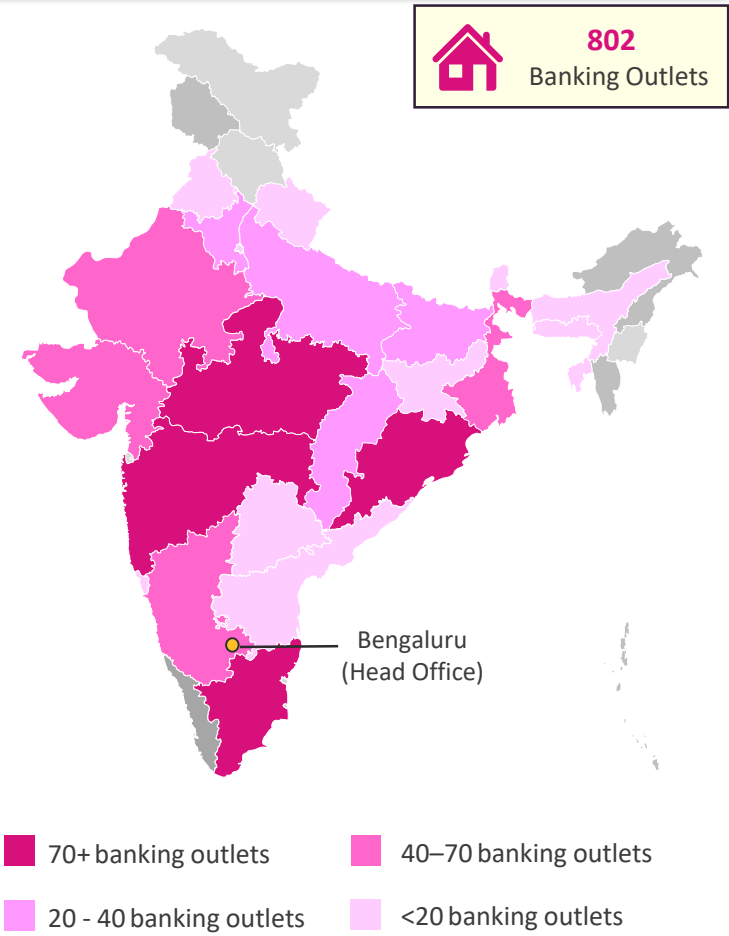
¹Advances includes IBPC & Securitisation Book | ²Retail Deposits includes term deposits with value less than three crores | ³Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book | Figures in [] represent FY24 data

National franchise with strong brand recognition

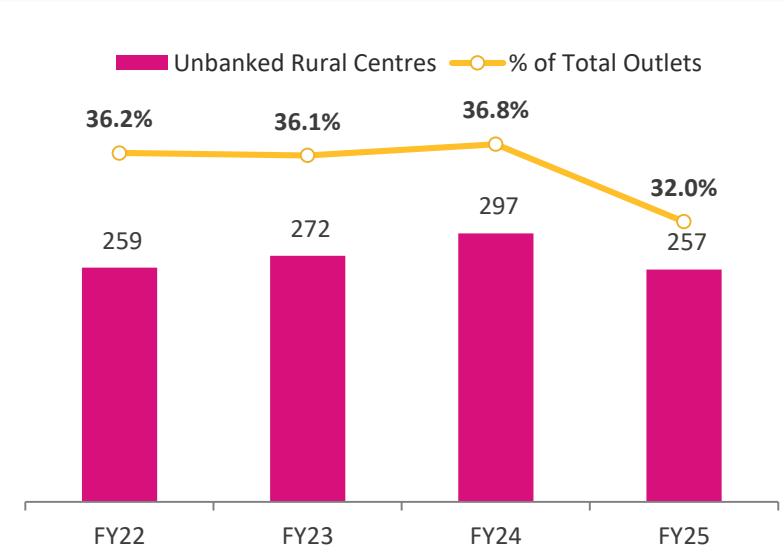
Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

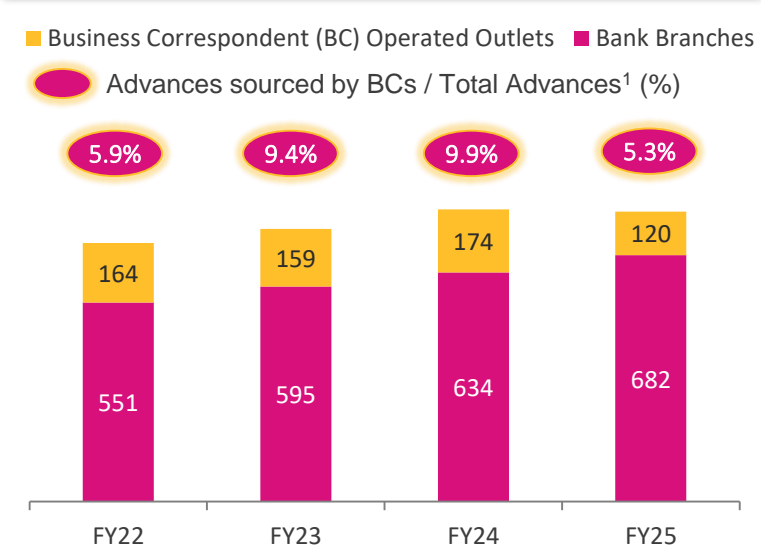
25th State - Andhra Launched



Unbanked Rural Centre @ 32%



MFI through BCs dropped to 5%



Key customer and delivery channel metrics

> 12 Million
Customer served since 2008

23 States / 2 UTs
Geographical presence

4.2 Million
Active Customers as of March 31, 2025

61
ATMs

25,381
Employees as on March 31, 2025

¹Advances includes IBPC & Securitisation Book

Affordable Housing and Micro LAP @ 11,900 Crs;

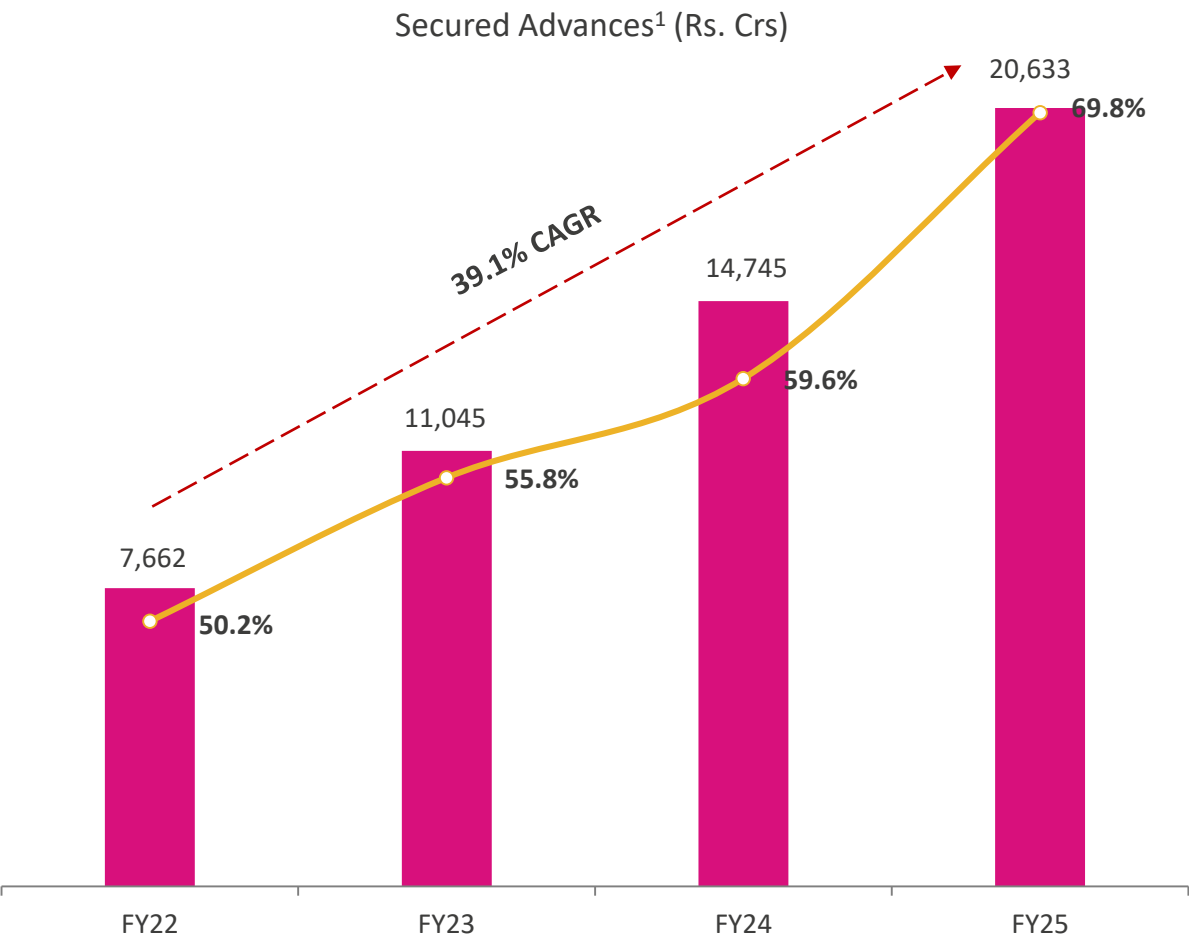
Every secured loan business showing tremendous performance

Category of Advance ¹ (As at March 31, 2025)		AUM	Average Tenure (Months)	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	6,136	213	1.10	37.8%	10.0%	1.4%	0.7%	50.0%
	Micro LAP	5,764	136	0.63	21.6%	6.4%	2.6%	1.1%	35.8%
	MSME Loans	4,283	138	5.45	29.1%	10.0%	2.3%	0.9%	45.5%
	Term Loans To NBFCs	1,629	26	172.18	50.5%	(0.8%)	0.0%	0.0%	NA
	Two-wheeler Loans	1,002	28	0.06	105.5%	18.2%	3.0%	1.2%	NA
	Gold Loans	980	5	0.07	237.6%	64.8%	2.7%	2.2%	60.2%
	Loan against FD	840	NM	NM	123.5%	(24.5%)	0.0%	0.0%	NA
	Total Secured Advances	20,633			39.9%	8.1%	1.9%	0.9%	
Unsecured Advances		8,912	25	0.04	(10.9%)	0.2%	4.0%	0.9%	NA

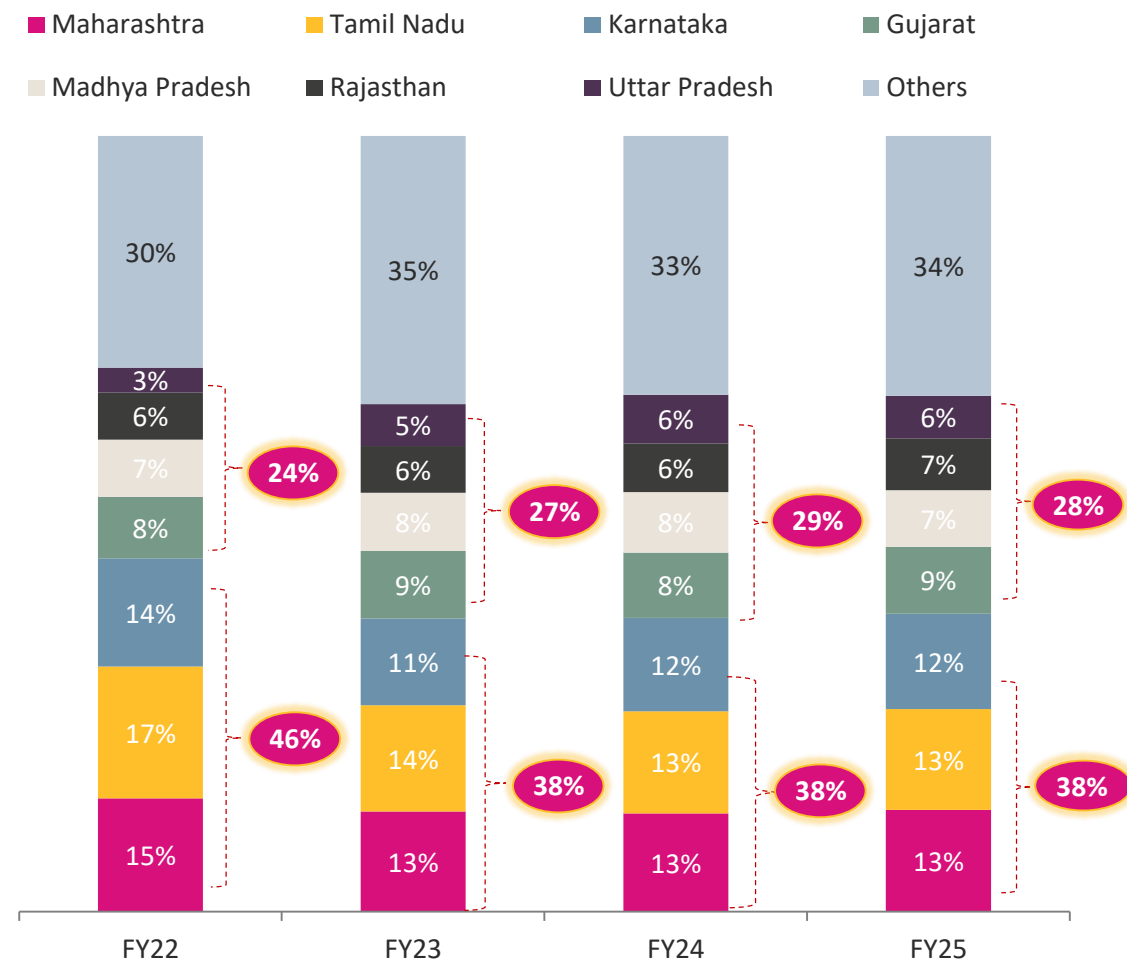
Note: ¹Advances includes IBPC & Securitisation Book | ² Average Ticket size is based on closing AUM | ³Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book | ⁴LTV is based on POS

Secured loan on track to 80% with geographic diversification maintained

Moving towards 80% secured



Top 3 states 38%. No concentration



¹Advances includes IBPC & Securitisation Book

MFI – Disbursals improved in Q4 with 28% book under Guarantee Program

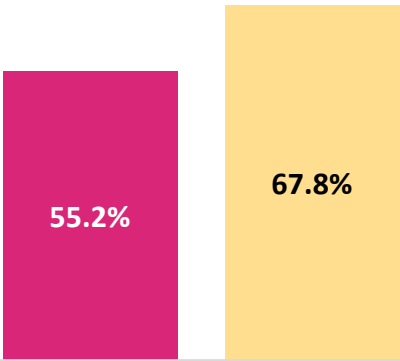
Product Wise Advances ¹	Mar-25	Digital Payment	ATS ²	y-o-y Growth	q-o-q Growth	GNPA ³	NNPA ³	PCR
Individual Loan	5,210	45.6%	51,153	(1.4%)	1.7%	1.1%	0.4%	66.4%
- Agri	1,549	33.7%	49,672	42.8%	(1.7%)	0.8%	0.0%	100.0%
- Non Agri	3,661	50.6%	51,806	(12.8%)	3.2%	1.2%	0.5%	56.5%
BC Book	1,566	43.7%	27,503	(36.0%)	(4.7%)	12.7%	2.5%	82.0%
Agri Group	1,225	10.2%	26,828	(31.6%)	(14.0%)	7.5%	2.0%	74.9%
Group Loans	912	22.9%	36,146	89.0%	28.6%	0.7%	0.0%	100.0%
Total Unsecured	8,912	35.0%	38,806	(10.9%)	0.2%	4.0%	0.9%	78.0%

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

MFI business – Safety in existing customers and IL book @ 63%

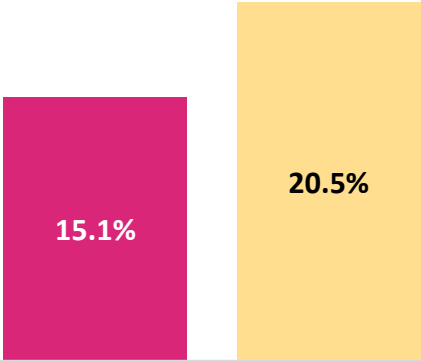
Product	Jana Loan Cycle 1	Jana Loan Cycle 2	Jana Loan Cycle 3	Jana Loan Cycle 4+
Agri	1,772	409	37	11
GL	993	62	19	12
IL	104	2,239	1,372	1,883
Overall	2,869	2,710	1,428	1,906

RFS Overall - % Portfolio Existing Customers



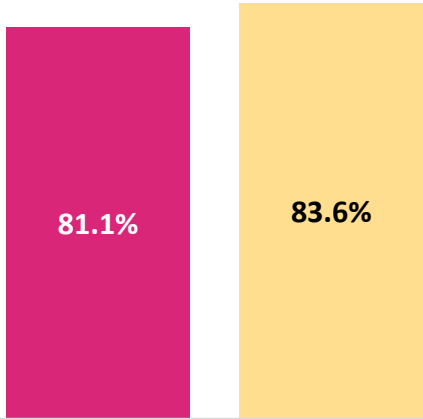
FY24 FY25

Agri Loans - % Portfolio Existing Customers



FY24 FY25

GL and IL - % Portfolio Existing Customers



FY24 FY25

Note - Data relates to MFI customers only



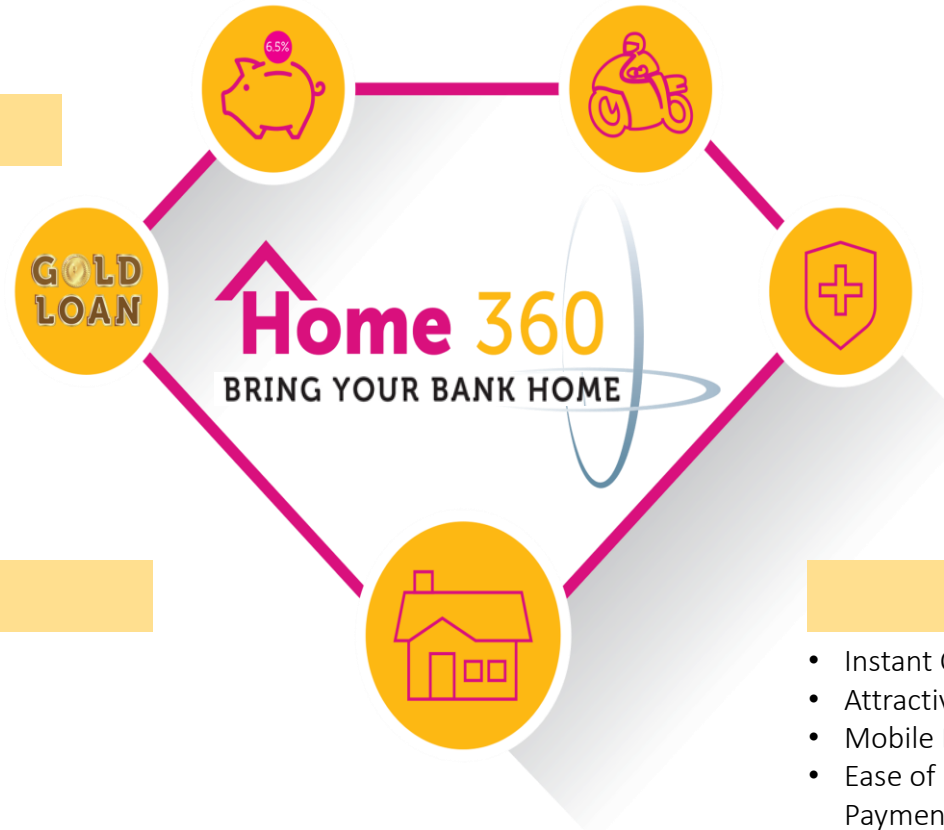
Home Loan leading to Anchor Bank
with Multiple Product Offerings and Special Benefits

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%

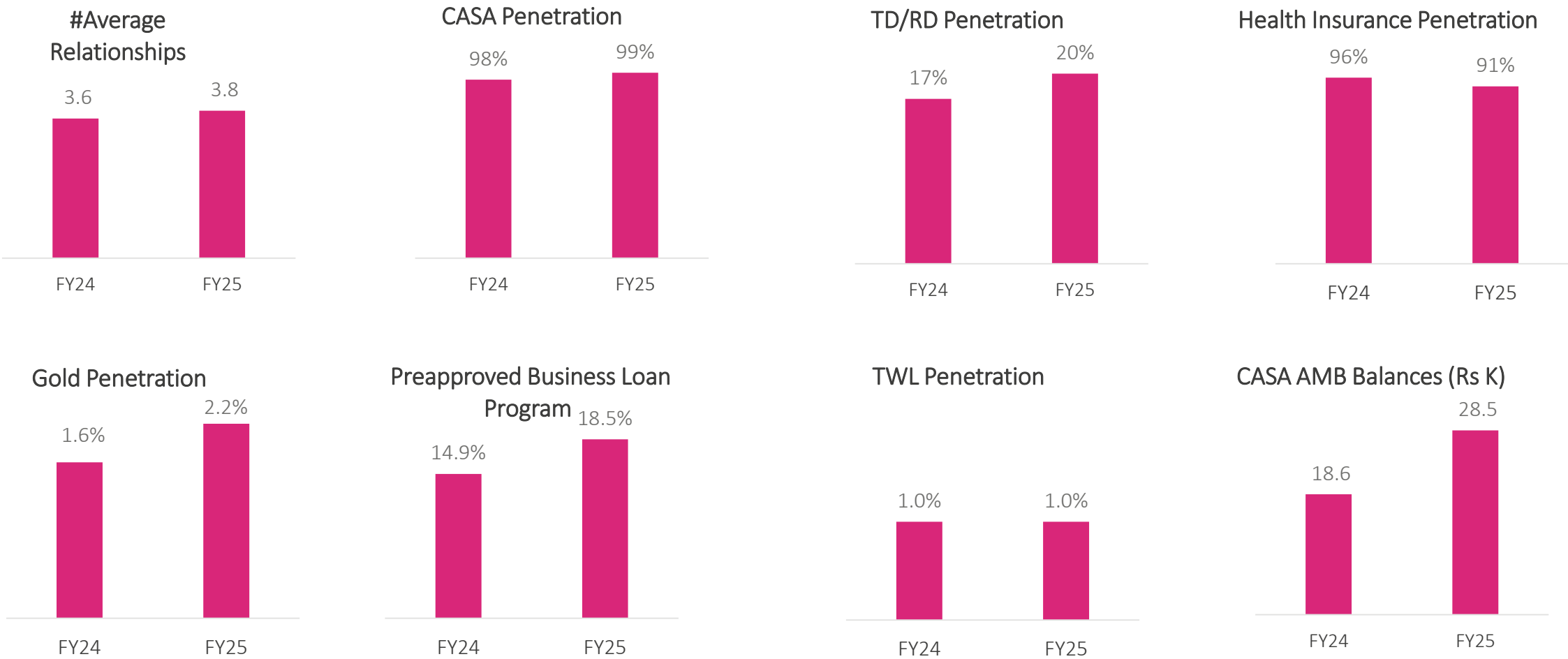
Health Insurance

- 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 approach has strong customer buy in



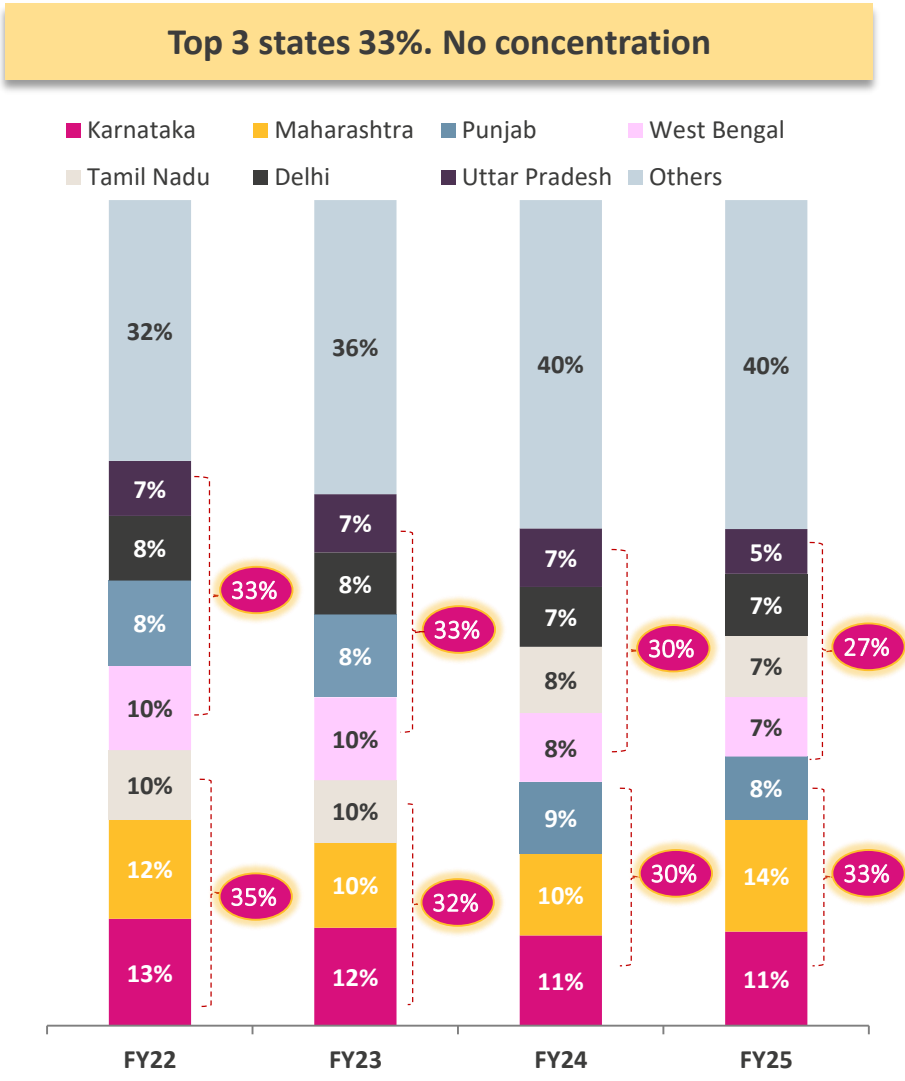
#Average Relationship including Property insurance and Life insurance is at 6.1 and 5.8 for FY25 and FY24 respectively

CD ratio at 93.3% and 82.9% including refinance

Particulars	Mar-25	Dec-24	Mar-24	q-o-q (%)	y-o-y (%)
CASA	5,235	4,768	4,447	9.8%	17.7%
TD	23,884	21,097	18,124	13.2%	31.8%
Total Deposits	29,120	25,865	22,571	12.6%	29.0%

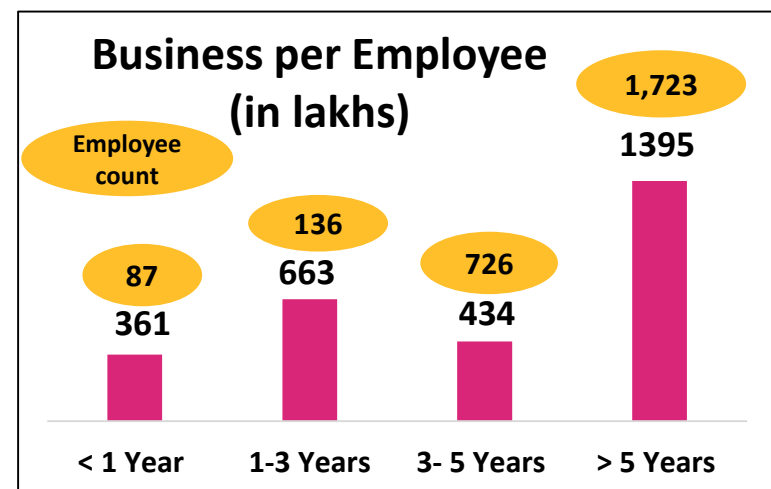
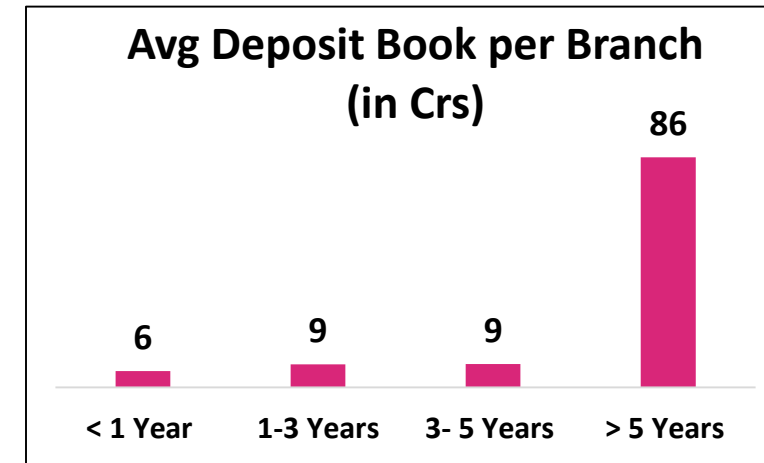
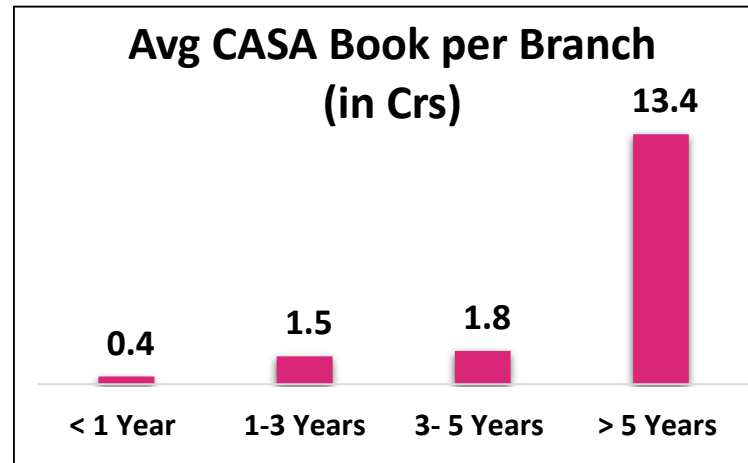
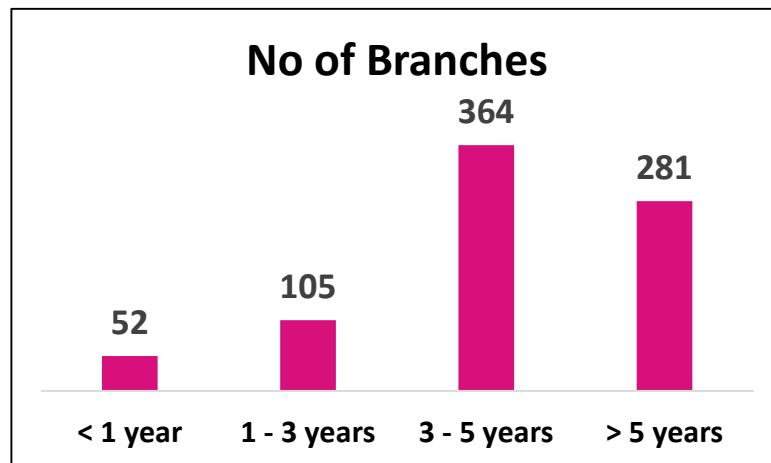
Particulars	FY25	Q4 FY25	Q3 FY25	FY24	Q4 FY24
CASA Ratio	18.0%	18.0%	18.4%	19.7%	19.7%
Cost of Funds	8.1%	8.0%	8.0%	7.7%	7.8%

- Credit to Deposits ratio reducing from **102.4%** in Mar-24 to **93.3%** in Mar-25 as the deposits have grown faster than advances.
- Credit to Deposits ratio (reducing refinance from Advances) at **82.9%**.
- **Non-callable** forms **65%** of Bulk Deposit and **77.8%** of Bulk Deposits are contracted at 1 year and above.
- **89.9%** of Retail deposits are contracted at 1 year and above.
- **LCR at 253%** as of Mar-25



Deposits – Underserved on Service and Price

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



- ☐ The bank added 52 branches during the year of which 28 were added during Q4.
- ☐ Senior citizen savings bank product Legend, NRI, Exclusive and Premier programs continue to lead in our new customer acquisition and CASA/term deposit buildup.
- ☐ The per employee productivity for liabilities business continues to improve at approximately 11 Crs per staff.

Expanding Digital Footprint

Digital Channels



Key Highlights

4.2

Continued to be the top rated banking apps

63%

y-o-y Growth - Txn Volume

19%

y-o-y Growth - MB Registration

64%

y-o-y Growth - MB Txn Volume

40%

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

24,521 QR Codes Installed across merchants for FY25

Digital Adoption



82%

y-o-y UPI in-app transactions value



27%

y-o-y growth in NACH transactions



87% of customers carded during FY25.
72% of customer base carded



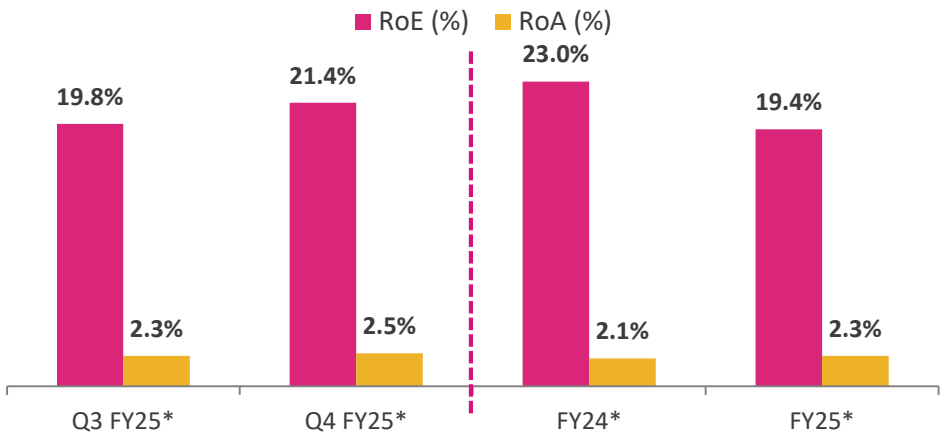
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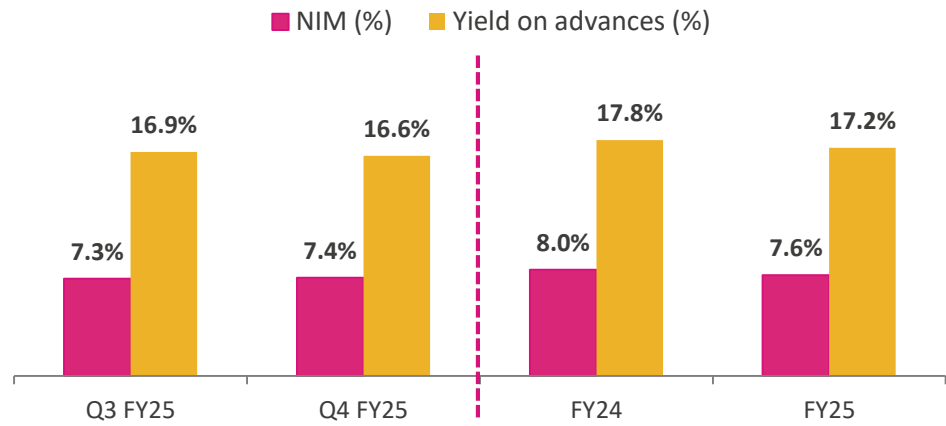


Key Financials

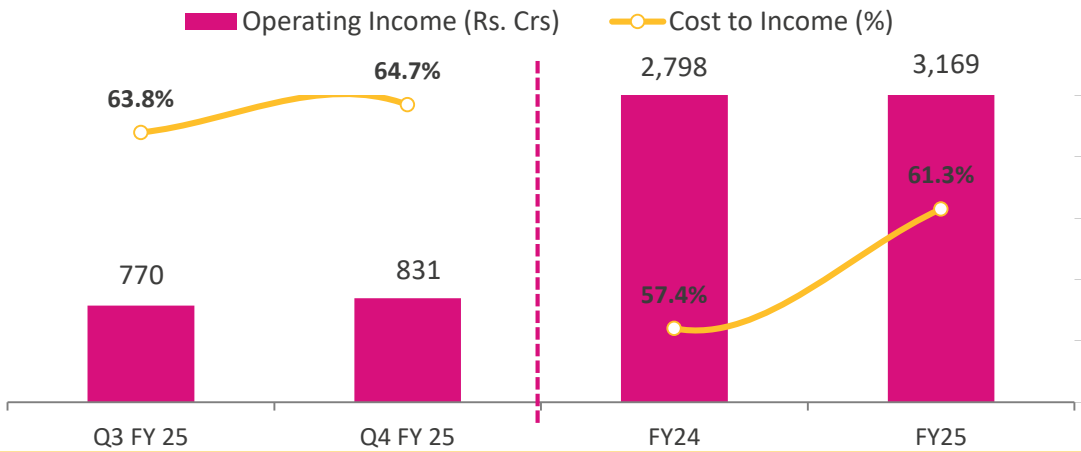
Adjusted RoA and RoE



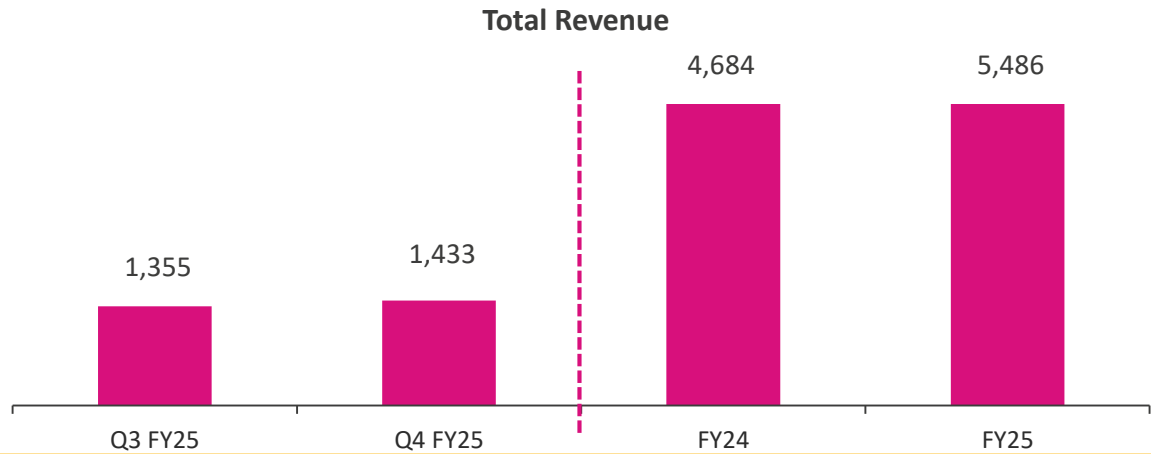
Secured NIMs steady along with growth



Operational efficiencies



Total Revenues y-o-y growth at 17%



*RoA and RoE are computed after adding back accelerated provision and removing DTA impact for the respective periods | Reported RoA and RoE for FY 25 are 1.5% and 13.0% respectively | Reported RoA and RoE for Q4 FY 25 are 1.4% and 12.3% respectively

21

Strong PCR across all businesses

GNPA and NNPA returning to Pre-COVID levels

Particulars	Secured	Unsecured	BC	Total
Gross NPA ¹	375	155	198	729
Net NPA	176	42	36	254
LTV	43.3%			
Gross NPA ² %	1.9%	2.1%	12.7%	2.5%
Net NPA ² %	0.9%	0.6%	2.5%	0.9%
PCR %	55.5%	72.8%	82.0%	66.1%
PCR % (incl tech write-off)	69.5%	91.3%	84.0%	80.2%

Restructured Portfolio @ 0.2% of AUM

Particulars	Mar-25
Group Loans	3
Agricultural and allied Loans	0
Individual and Micro Business loans	0
Total Unsecured Book	3
MSE (Micro & Small Enterprise Loans)	50
Affordable Housing	7
Micro LAP	8
Total Secured Book	65
Total Book	68
% of AUM	0.2%

Note: No provision made on ECLGS book | ¹NPA of Rs 21 Crores in Gold Loans portfolio in Q4 on account of technical issue is excluded | ²Advance 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

P&L Statement – Q4 PBT improves by 14% Q-o-Q

Particulars	Q3 FY25	Q4 FY25		FY 24	FY 25
Interest Income	1,177	1,199		4,014	4,710
Interest Expense	585	602		1,886	2,317
Net Interest Income	593	597		2,128	2,393
Other Income	177	234		670	776
Operating Income	770	831		2,798	3,169
Operating Expenses	491	538		1,605	1,943
Operating Margin	279	293		1,193	1,226
Provisions and Contingencies	174	173		679	753
Profit Before Tax	105	120		514	474
Taxes	(5)	(4)		(155)	(28)
Profit After Tax	111	123		670	501

Break-up of Other Income for FY25 :

Other Income includes:

- Commission, exchange and brokerage – Rs. 553 crores [Rs. 486 crores]:
 - Processing Fee - Rs. 248 crs [Rs. 245 crs]
 - Insurance commission - Rs. 128 crs [Rs. 111 crs]
 - Other fees - Rs. 177 crs [Rs. 130 crs]
- Miscellaneous Income – Rs. 200 crores [Rs. 175 crores]:
 - Income from sale of PSLC - Rs. 72 crs [Rs. 52 crs]
 - Recoveries - Rs. 124 crs [Rs. 122 crs]

Balance Sheet – Surplus liquidity at 2,816 Crs and refinance tenor increased to ~5.6 years

Particulars	March 31, 2024	December 31, 2024	March 31, 2025
CAPITAL AND LIABILITIES			
Capital	105	105	105
Reserves & surplus	3,473	3,877	4,013
Deposits	22,571	25,865	29,120
Borrowings	5,211	3,972	3,867
Other liabilities and provisions	1,350	1,232	1,359
TOTAL	32,710	35,051	38,464
ASSETS			
Cash and balances with RBI	1,026	1,293	2,816
Balances with banks	1,027	68	1,643
Investments	6,738	6,320	5,945
Advances	23,111	26,514	27,155
Fixed assets	142	153	153
Other assets	666	703	751
TOTAL	32,710	35,051	38,464

Borrowings:

Borrowings includes

- Refinance - Rs. 3,018 crores
- Tier-2 capital - Rs. 350 crores
- Others incl call - Rs. 499 crores

Fresh borrowings from NHB & SIDBI during the quarter amounting to Rs. 150 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

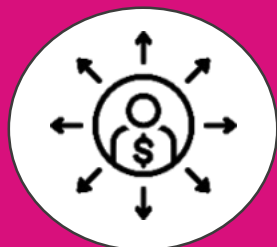
We continue to increase our secured business proportion each year.

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

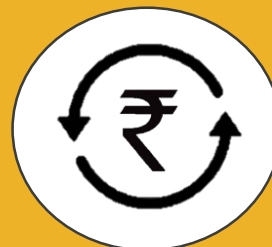
Digital with high standards of governance and customer service are key components of our DNA



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 Independent Director	<ul style="list-style-type: none"> Former IRDAI Chairman Various Departments in Government of India 	 Krishnan Subramania Raman* Executive Director, Chief Credit and Collections Officer	<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

*Mr. KS Raman will hold the position of Head-RFS from 1st May 2025.

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. 	 Sudhir Madhavan (Resigned) Head of Retail Financial Services	<ul style="list-style-type: none"> HDFC Bank Bajaj Finance Citibank 	 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 	 Satish Ramachandran Chief Risk Officer	<ul style="list-style-type: none"> Citibank NA Standard Chartered Bank Fullerton India 	 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 	 Ashish Gopal Saxena Chief Information and Digital Officer	<ul style="list-style-type: none"> UGRO Capital Ltd AU Small Finance Bank Max Life Insurance 	 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 	 Chitra Menon Chief Compliance Officer	<ul style="list-style-type: none"> ICICI Bank HDFC Bank 	 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 	 Gopal Tripathi Head of Treasury and Capital Markets	<ul style="list-style-type: none"> State Bank of India HDFC Bank Bank of India 		

CSR led by employees with direct community interaction

56 CSR Projects undertaken across 16 states during current year



Promoting education

- Study desks & Benches
- Computers
- School toilet renovation
- Fans and lights for schools
- Solar water heaters for Hostels

Rural development projects

- Roof top Solar Power Plant
- Water Pump for drinking water

Safe drinking Water

- Water filters
- RO water plants

Promoting health care including preventive health care and sanitation

- Ultrasonography Machine
- HPLC Analyser
- Matrix Blood Gas Analyser
- ELISA Reader & Washer
- Ventilator
- Wheelchairs
- E-Card for patients
- Cataract eye operation to 100 poor beneficiaries
- CRRT machine
- High Speed Drill)
- Haemodialysis machine
- Ophthalmological Van
- X-Ray Machine
- Ambulance
- Dental Laser Machine
- Medical beds

Ensuring environmental sustainability and ecological balance

- Automatic Cloth Bags Vending Machine
- Solar Panel
- Waste Collection vehicle
- Dry Leaf Composts bin for Public and Residential spaces

Poverty and malnutrition

- Food distribution van for mid-day meals

Excellence being recognized – FY 25



IBS Intelligence
Digital Banking
Awards 2024



Leader in digital
transformational strategy
By BFSI Leadership



Emerging Asian Banking Awards
by Chambers of Commerce
Best Small Finance Bank, India,
Best performance on profitability (Runners-up)
Best Performance on Asset Quality
Best Performance on Risk Management



WOW Workplace
2025 BFSI Award
by Jombay



Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

Thank You

Innovative Product offerings

Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

INVEST. RELAX. REPEAT.



Enjoy returns of

50%*

IN JUST

60

MONTHS

on your **Fixed Deposit**
at 8.20%* p.a.

JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

*Terms & Conditions apply. *Tenure: 5 years (1825 Days).
*The above illustration of 5 years (1825 days) is applicable on cumulative Fixed Deposit products only.
*Interest Rates are subject to change from time to time without prior notice.
For more details visit www.janabank.com/interest-rates.

**Guaranteed Returns, No Matter
When & How Much You Withdraw***

with

**LIQUID PLUS
FIXED DEPOSIT**

EARN ASSURED RETURNS UP TO

7%* p.a.

- **Tenor***: Min 91 days to Max 180 days
- **Zero Charges**: No Exit Load
- **Partial Withdrawal**: Available
- **Overdraft Facility**: Available

*Rates are subject to change from time to time without prior notice.
Minimum amount for Liquid FD is Rs. 10 Lakhs.
No interest shall be paid in case premature withdrawal is made within 7 days.
In case of partial withdrawal, value of FD after the partial withdrawal should be equal to or more than 10 lakhs.
For more details, visit www.janabank.com.

JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

*T&C Apply.

Best-in-class segment offerings

Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

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