



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
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Jana Small Finance Bank announces Financial Results for Q4 and FY25

PBT at Rs. 474 Crs after accelerated provision of Rs. 305 crores

CAR improved to 20.7% with AUM growth of 19.4%

Secured book grows by 40% for FY25 with Secured book now at 70%

Overall Deposits growth of 29% with CASA growing by 18% y-o-y;

GNPA at 2.5%; NNPA at 0.9%

Bengaluru, April 29th, 2025: The Board of Directors of **Jana Small Finance Bank Limited** at its meeting today, approved the audited financial results for the quarter and financial year ended 31st March, 2025.

Key Highlights for FY25

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

¹Adjusted PAT is PAT + Accelerated provision - DTA

- **Adjusted PAT** improves by 33% in FY25 over FY24
- **Asset AUM** stands at ₹29,545 crores, growing by 19% y-o-y with 70% share of secured assets.
 - **Secured assets** grows by 40% and **Unsecured de-growth** is 11% for FY25
- **Total Deposits** stands at ₹29,120 crores
 - **Deposits** growth of 29% y-o-y
 - **CASA deposits** grow by 18% y-o-y; **TD** growth of 32% y-o-y
 - **Credit to Deposit ratio** improves to 93.3% in FY25 vs 102.4% for FY24
- **Capital Adequacy improves to 20.7%** with Tier-1 CRAR of 19.8% even after assets growth of 19.4% during the year
- Strong liquidity with **LCR** of 253%
- **GNPA** at 2.5%, **NNPA** at 0.9% and **PCR** at 66.1% as at 31st March 2025
- **PAT at ₹501 crores** after accelerated provision of ₹305 Crores in FY25

Commenting on the performance, **Mr. Ajay Kanwal, MD and CEO, Jana Small Finance Bank** said: *“With this year’s result, we have met the required conditions of GNPA<3% and NNPA<1% for 2 consecutive years. Thus, we will be applying for Universal Banking License in this quarter. The Bank’s performance during FY25 has been tremendous given the challenges in the MFI industry and tight liquidity faced during the year. However, being true to our strategy, we grew our Secured book by 40% y-o-y, which is now at 70% of AUM. Our deposits have grown at solid 29%, significantly over pacing the industry. Given that MFI stress peak has past last year, we are looking forward to a solid year ahead”*

Highlights for the quarter and financial year ended 31 March 2025:

Particulars (in ₹ Crore)	Q3 FY25	Q4 FY25	FY24	FY25
Operating Profit	279	293	1,193	1,226
Provision (Regulatory)	81	76	606	448
Provision (Accelerated)	93	97	73	305
PBT	105	120	514	474
Tax Expense (Credits)	(5)	(4)	(155)	(28)
PAT	111	123	670	501

Key Ratios Highlights:

Particulars	Q3 FY25	Q4 FY25	FY24	FY25
CASA to Total Deposit (%)	18.4%	18.0%	19.7%	18.0%
Net Interest Margin	7.3%	7.4%	8.0%	7.6%
Cost to Income Ratio	63.8%	64.7%	57.4%	61.3%
Adjusted Return on Average Assets ¹	2.3%	2.5%	2.1%	2.3%
Adjusted Return on Average Equity ¹	19.8%	21.4%	23.0%	19.4%
Return on Average Assets (Annualised)	1.3%	1.4%	2.4%	1.5%
Return on Average Equity (Annualised)	11.4%	12.3%	26.9%	13.0%
wCapital Adequacy Ratio (CAR) ²	18.4%	20.7%	20.3%	20.7%
Gross NPA (%) ³	2.7%	2.5%	2.0%	2.5%
Net NPA (%) ³	0.9%	0.9%	0.5%	0.9%

¹Adjusted Return on Average Assets and Adjusted Return on Average Equity is calculated on Adjusted PAT where Adjusted PAT is reported PAT + Accelerated provision - DTA

²CAR for Q3 FY25 does not include interim period profits

³Advances for the purpose of GNPA/NNPA calculation includes Securitization book

About Jana Small Finance Bank

Jana Small Finance Bank, a scheduled commercial bank, is the 4th largest Small Finance Bank in India with an experience of over 16 years in lending and serving 12 million customers. The Bank was launched in March 2018, is a solid combination of a digital institution and national presence across 23 states and 2 union territories, spread across 802 branches. From its origin of being a NBFC-MFI, the bank has transformed steadily over the years, leading to 70% of its lending book being secured, mostly backed by mortgages. The Bank has created a fast growing retail deposit franchise with a strong brand presence and high standards of customer service. The bank's management team has an average experience of 27 years with a reputed and well-rounded Board.

Note: All Numbers are as on 31st March 2025 unless specified otherwise



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

For more details, please visit - <https://www.janabank.com/>

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