Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

JSFB/SEC/2026-27/59

15th July 2026

BSE Limited **Phiroze Jeejeebhoy Towers,** **Dalal Street,** **Mumbai 400001,** **Maharashtra**	**National Stock Exchange of India Ltd.** **Exchange Plaza, C-1, Block G,** **Bandra Kurla Complex,** **Bandra (East), Mumbai 400051,** **Maharashtra.**

Dear Sir/ Madam,

Subject: Investor Presentation for the quarter ended 30th June 2026

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

In continuation to our letter JSFB/SEC/2026-27/55 dated 10th July 2026, please find enclosed herewith, investor presentation on the business and financial performance of the Bank for the quarter ended 30th June 2026.

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

Thanking you

Yours faithfully,
For Jana Small Finance Bank Limited

LAKSHMI RAJA NARAYANAMURTHY
Digitally signed by LAKSHMI RAJA NARAYANAMURTHY
Date: 2026.07.15 15:38:47 +05'30'

Lakshmi R. N
Company Secretary and Compliance Officer

Jana Small Finance Bank

Q1FY27 Investor Presentation

15th July 2026

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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. 155 Crs, Continued reduction in Slippages

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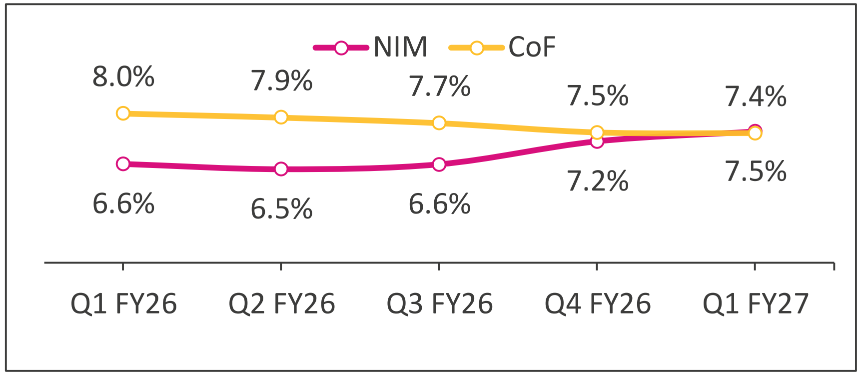
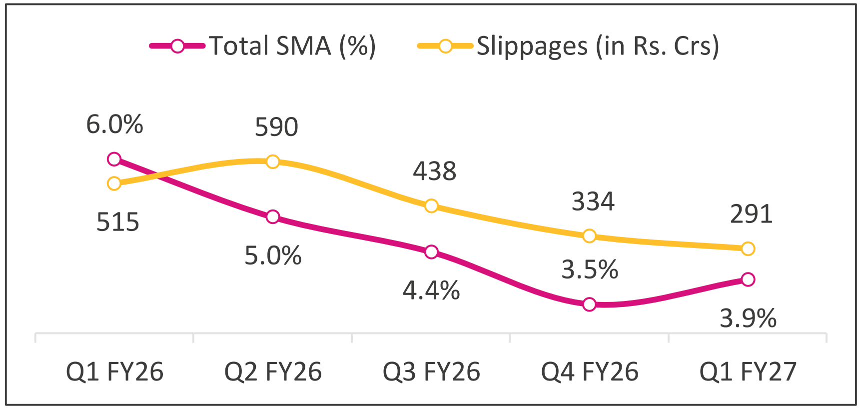
- Q1 PAT of Rs 155 crores higher by 52% YoY, with improving NIM and reducing Cost of Funds
- Slippages for Q1 FY27 is lower by 43% vs Q1 FY26 and 13% lower QoQ
- Net credit cost % at 0.45%; same as best quarter of last year i.e. Q4 FY26
- Assets growth of 26% YoY; Secured assets growth 29%
- Overall SMA increased marginally QoQ which is seasonal in nature
- Deposit book grew by 22% YoY with CASA growth of 31% YoY
- Tier-1 Capital of Rs. 728 crores approved via Share Warrants under Preferential route, Rs. 103 crores received in June-2026; TVS Venu Group await RBI approval for 9.99% stake





Total SMA data excludes Gold Loan Portfolio

Bank BAU post promoter rating downgrade

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- JHL and JCL, currently promoters of the Bank has a technical default on NCD payment as they extended the tenor by 6 months to give them time to sell their stake.
- JHL holds 16.9% stake in the Bank from a peak of 44%. JHL and JCL will apply for de-promoterisation to SEBI and RBI post reduction of stake to less than 9.99%
- JHL has not contributed any capital to the Bank since June-2022.
- JHL does not have any Board member on the Bank and vice versa
- No cross-default linkage between JSFB debt and JHL/JCL debt
- Bank has been put under "watch" consequent to the action on JCL and JHL by India Rating, however, Business As Usual (BAU)
- CARE Ratings has retained the Rating of the Bank and no action taken

CASA growth of 31% YoY; with improved NIMs and reduced CoF

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- Deposits and CASA –
  - Total Deposits at Rs. 35,756 crores; CASA at Rs. 6,871 crores a growth of 31% YoY
  - **Cost of Funds at 7.4% for Q1 FY 27** from 7.97% in Q1 FY 26
  - NIM improves from 6.6% for Q1 FY 26 to **7.5% in Q1 FY 27**

- Secured Assets –
  - 29% y-o-y growth and 4% QoQ growth; Secured Book @ 72.8%
  - Disbursements of Rs. 4,199 crores (excluding NBFC) in Q1 FY 27 higher by 15% YoY

- Unsecured Assets –
  - QoQ growth in Portfolio by 2.8%, YoY growth of 17.9%
  - Disbursements of Rs. 1,943 crores in Q1 FY 27 higher by 34% YoY
  - Slippages for Q1 FY 27 down by 19% vs Q4 FY 26
  - ~80% of Unsecured book[1] covered under Guarantee program

- Cost rationalization in progress–
  - Opex growth nominal 1.5% QoQ
  - Headcount flat from previous quarter
  - Focus on AI and RPA led automation across function and business; showing early signs of productivity benefits

[1]The data related to Unsecured book excludes the Direct assignment purchase of Rs. 186 crs

GNPA moderates to 2.24% — lower sequentially and annually

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Particulars	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY 27
Credit Cost	**187**	**191**	**266**	**195**	**178**
Less: Recoveries under Other Income	31	33	25	39	12
Net Credit Cost	**156**	**158**	**241**	**156**	**166**
Net Credit Cost % of average GLP	**0.52%**	**0.51%**	**0.74%**	**0.45%**	**0.45%**

GNPA Movement	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY 27
Opening GNPA Balance	750	825	871	829	847
Additions during the period[1]	515	590	438	334	291
Less: Recoveries & Write offs	440	544	480	316	297
Closing GNPA Balance	**825**	**871**	**829**	**847**	**841**
GNPA[2]	2.76%	2.75%	2.49%	2.33%	2.24%
NNPA[2]	0.89%	0.90%	0.90%	0.87%	0.85%
PCR	68.15%	67.93%	64.44%	63.10%	62.64%

[1]Additions/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 I [2]Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book and is calculated on Total NPA

Unlocking Value from Our Pan-India Franchise

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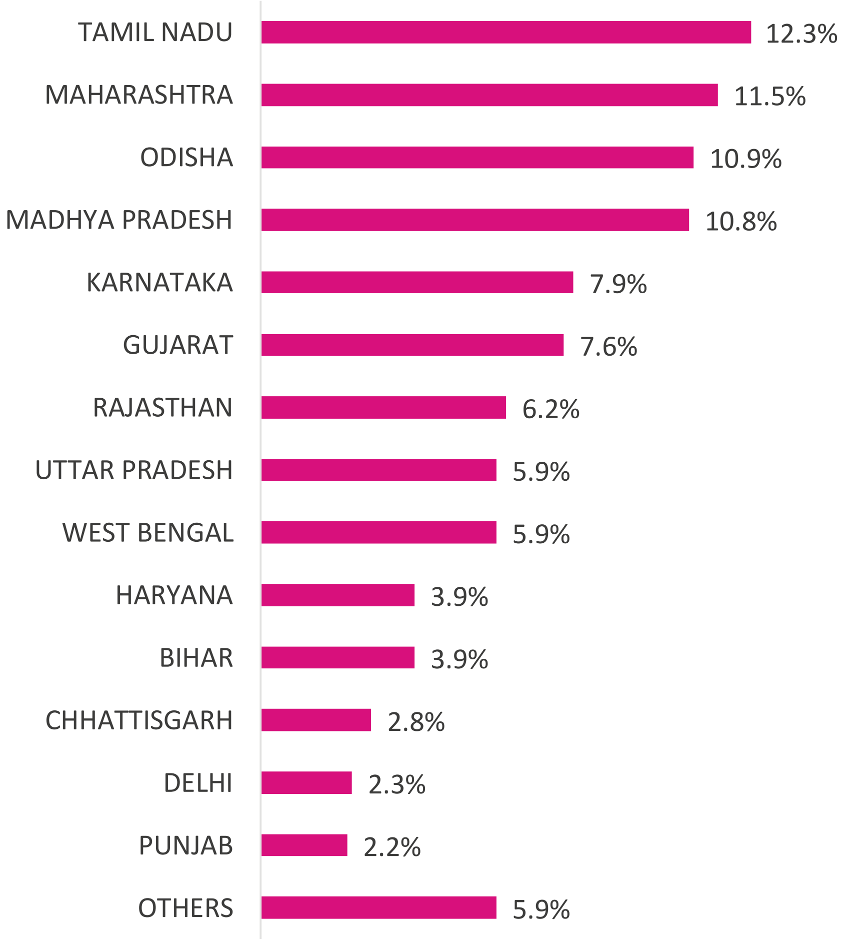
826 Outlets; Presence in 23 States and 2 UTs



Branch Expansion plan for FY27[1]

Particulars	FY 27 Plan	Q1 Status
New Branches	8	1
Split Branches	30	6
Relocations	40	0
Total	**78**	**7**

New Products launch plan

- Credit Line on UPI
- Loan against Shares and MF
- Trade and Forex

Key customer and delivery channel metrics

- **> 12 Million** Customer served since 2008
- **95%** Complaints resolved within TAT
- **4.7 Million** Active Customers
- **62** ATMs
- **91%** Service Requests closed within TAT
- **26,287** Employees

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

Advances growth of 26% and Secured grows by 29% y-o-y

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- Advances[1] growth of ~26% y-o-y and 4% q-o-q to Rs. 37,612 Crs
- Secured growth of ~29% y-o-y and 4% q-o-q
- Gold - 113% y-o-y, Vehicle Loans 78% y-o-y, MSME 27% y-o-y, Affordable housing 29% y-o-y. Micro LAP growth slows to 5% y-o-y
- Secured book now @ 72.8%
- Unsecured book grows by 18% y-o-y and 3% q-o-q to Rs. 10,240 Crs
- ~80% of Unsecured book[2] covered under Guarantee program

[1]Advances includes IBPC & Securitisation Book | [2]The data related to Unsecured book excludes the Direct assignment purchase of Rs. 186 crs

Secured loan growth 29% y-o-y, unsecured growth restarted

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	Category of Advance[1] (As at June 30, 2026)	GLP	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	8,436	1.17	29.1%	3.2%	0.3%	0.2%	50.4%
	Micro LAP	6,196	0.66	4.6%	(1.7%)	0.6%	0.3%	35.1%
	MSME Loans	5,386	9.38	27.4%	2.0%	1.1%	0.7%	47.0%
	Term Loans To NBFCs	1,913	220.16	(3.7%)	(1.2%)	0.4%	0.3%	NA
	Vehicle Loans	2,026	0.06	78.1%	12.6%	0.5%	0.3%	NA
	Gold Loans	2,678	0.13	112.5%	13.5%	0.5%	0.4%	64.0%
	Others	737	NM	323.6%	53.9%	0.0%	0.0%	NA
	Total Secured Advances	**27,371**		**28.8%**	**3.9%**	**0.6%**	**0.4%**	
Unsecured Advances		**10,240**	**0.05**	**17.9%**	**2.8%**	**6.7%**	**2.2%**	**NA**

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

CGFMU / CGTMSE covers 80% of the Unsecured book[1]

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INR crs	GLP	% GLP under Guarantee	GNPA	Provision	NNPA	NPA Book under Guarantee
Individual loans	6,699	81.0%	135	57	78	85
Group Loans including BC	3,356	77.5%	551	414	136	111
Unsecured Book[1]	**10,055**	**79.8%**	**686**	**472**	**214**	**196**

- We expect to claim Rs. 65 crores by Q3 FY 27
- Tight selection criteria have resulted in significant improvement in the quality of new originations – 97% of all customers have <=2 MFI lenders vs 91% for the industry
- Collection efficiency has improved to pre-stress levels across all buckets for the overall Unsecured book: over 99% B0 collection efficiency consistently for the last 4 months
- BC book performance has turned around with B0 collections crossing 99% since January 2026

[1]The data related to Unsecured book excludes the Direct assignment purchase of Rs. 186 crs

Secured loan on track to 80% with geographic diversification maintained

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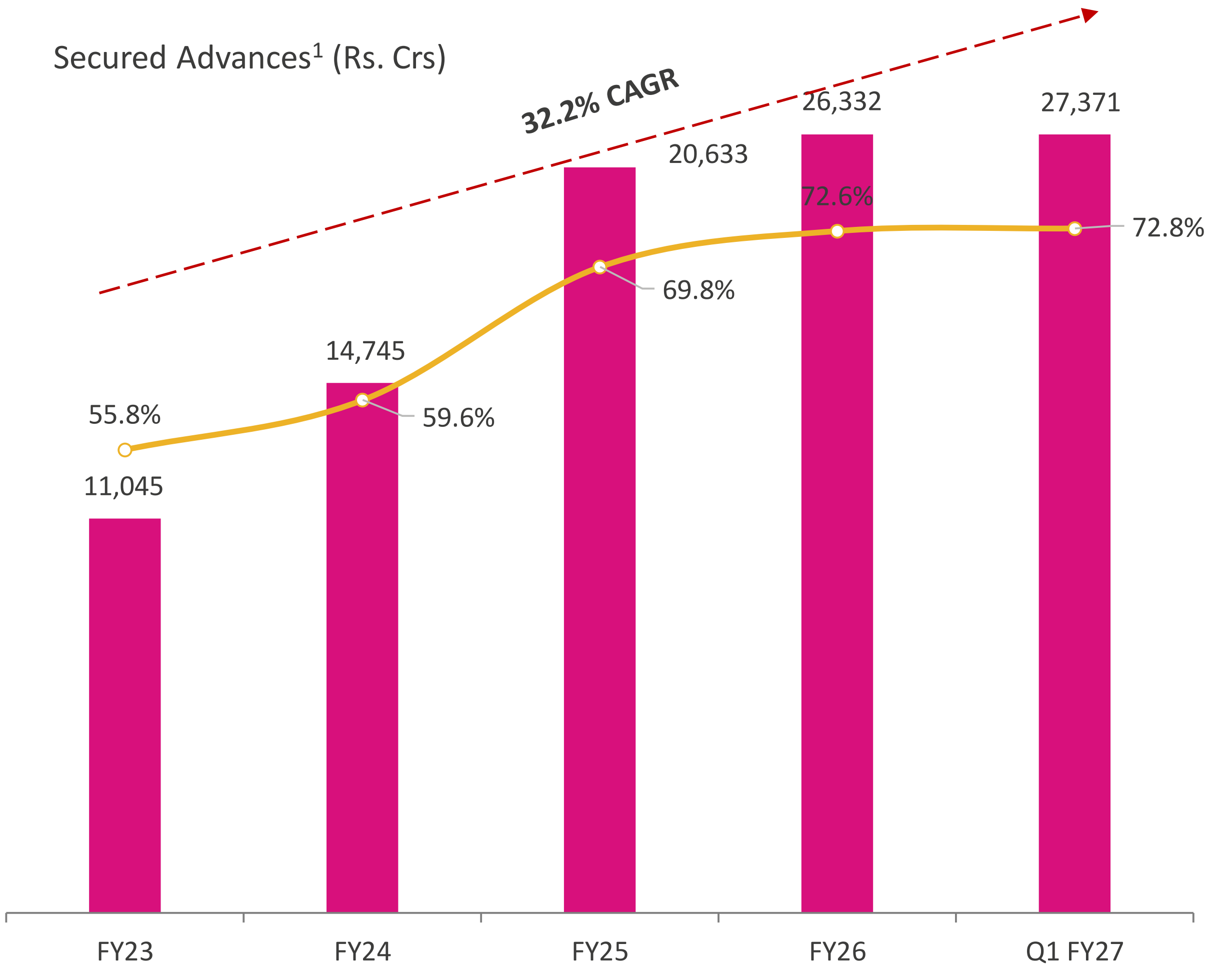
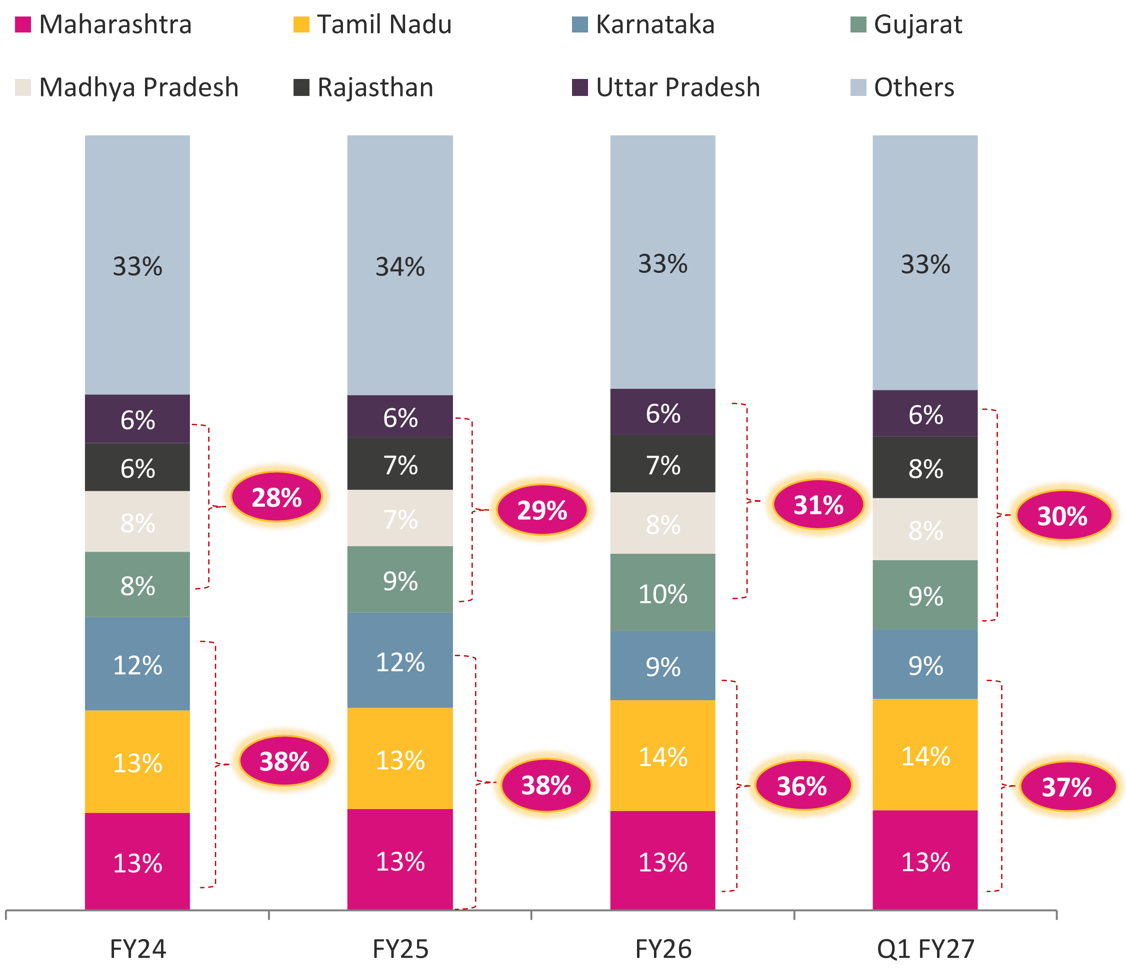
Moving towards 80% secured



Top 3 states 37%. No concentration



[1]Advances includes IBPC & Securitisation Book

Bring Your Bank Home

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

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

Gold Loan

- Zero Processing Fees
- Quick Disbursement in 30 minutes

Linked Savings/Current Account

- Instant Current/Savings Account with no additional documents
- Attractive interest rates upto 7.0%
- 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 Rising India shows all round progress

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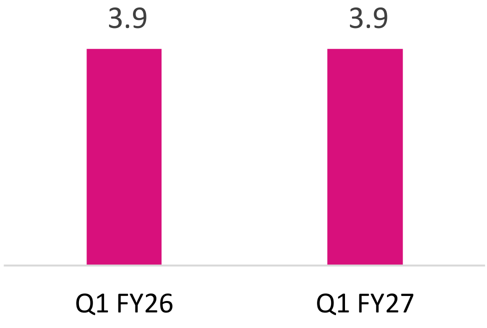
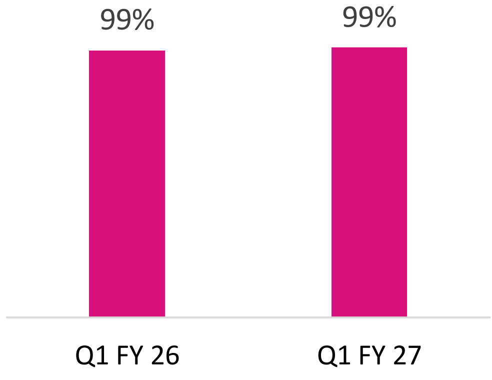
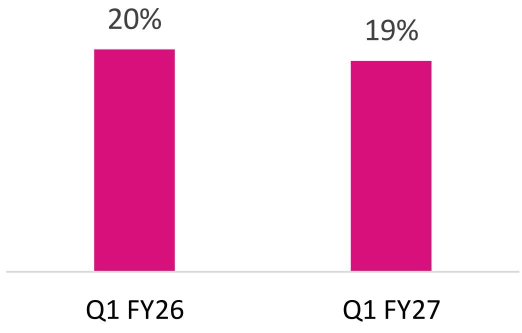
#Average Relationships



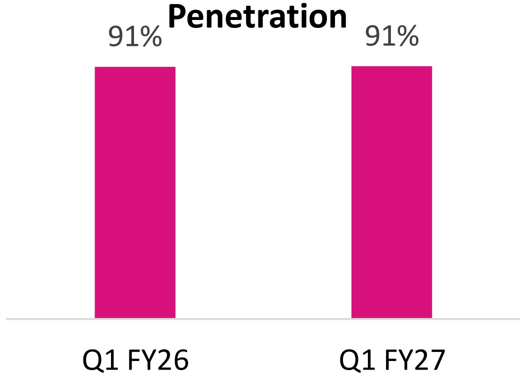
CASA Penetration



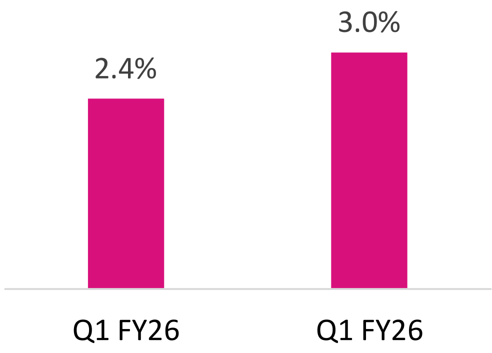
TD/RD Penetration



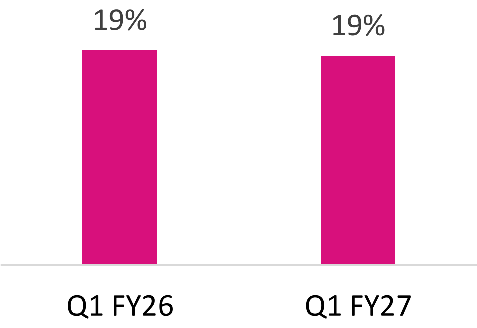
Health Insurance Penetration



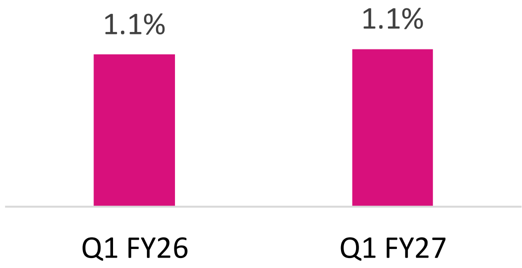
Gold Penetration



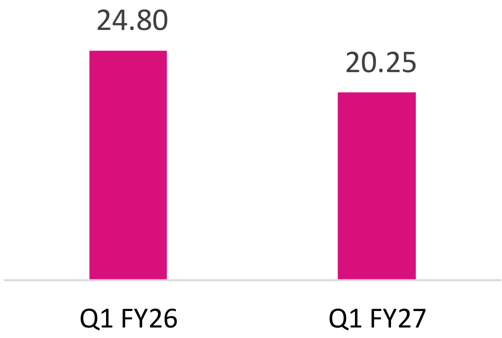
Preapproved Business Loan Program



TWL Penetration



CASA AMB Balances (Rs K)



#Average Relationship including Property Insurance and Life Insurance is at 6.0 and 5.8 for Q1 FY27 and FY26 respectively

CASA Growth of 31% YoY with reduction in cost of funds 50bps YoY

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- Cost of deposits reduces by ~50 bps to 7.44% for Q1 FY27 vs 7.97% for Q1 FY26
- Deposits growth of 22% y-o-y and flat q-o-q to Rs. 35,756 Crs
- CASA growth of 31% y-o-y and 7% q-o-q to Rs. 6,871 Crs; CASA ratio at 19%
- Term Deposits growth of 19% y-o-y and (2%) q-o-q to Rs. 28,885 Crs
- CD ratio at 85.1% after adjusting for refinance which was availed from NABARD, SIDBI and NHB
- CD ratio at 97.0% v/s 94.6% as at 30th June 2025
- LCR at 153% as at 30th June 2026
- Commenced ASBA in Q2 FY26, good traction with Rs. 947 Crs blocked in Q1 FY 27 under ASBA, enhancing CASA balances

97% of Retail and 83% of Bulk Deposits are 1 year and above

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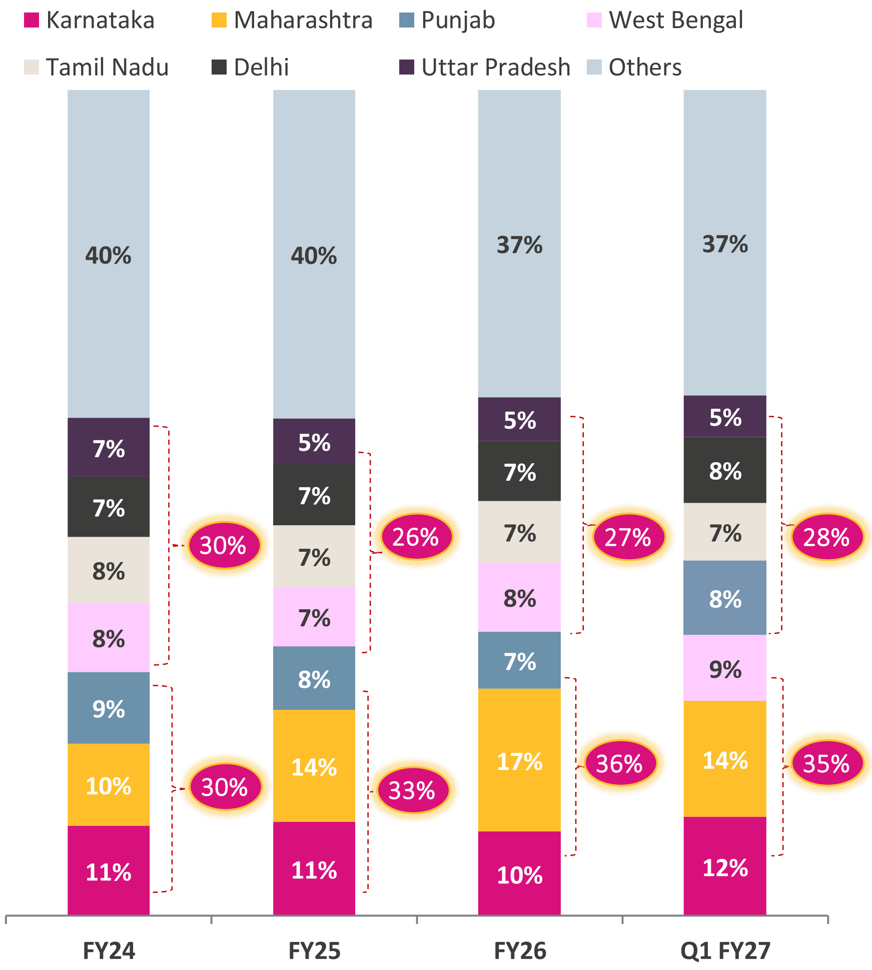
Particulars	Jun-26	Mar-26	Jun-25	q-o-q (%)	y-o-y (%)
CASA	6,871	6,418	5,233	7.1%	31.3%
TD	28,885	29,366	24,193	(1.6%)	19.4%
Total Deposits	**35,756**	**35,784**	**29,426**	**(0.1%)**	**21.5%**

Particulars	Q1 FY27	Q4 FY26	Q1 FY26	FY26	FY25
CASA Ratio	19%	18%	18%	18%	18%
Cost of Funds	7.4%	7.5%	8.0%	7.7%	8.1%

- Credit to Deposits ratio at **97.0%** in Jun-26
- Credit to Deposits ratio (reducing refinance from Advances) at **85.1%**
- **Non-callable** forms **21%** of Bulk Deposit and **83%** of Bulk Deposits are contracted at 1 year and above
- **96.6%** of Retail deposits are contracted at 1 year and above. Retail Term Deposits growth of **30.7% y-o-y** and 2.3% q-o-q.
- **LCR at 153%** as on 30th June 26

Top 3 states 35%. No concentration



Digital focus continue with strong all round growth

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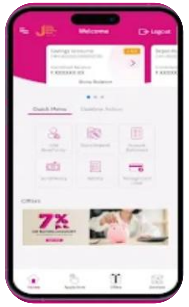
Digital Channels



Key Highlights

4.6	Continued to be the top rated banking apps
54%	y-o-y Growth - Txn Volume
32%	y-o-y Growth - MB Registration
59%	y-o-y Growth - MB Txn Volume
57%	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

30,904 QR Codes Installed across merchants

Digital Adoption

UPI UNIFIED PAYMENTS INTERFACE

67% y-o-y UPI in-app transactions value

NACH NATIONAL AUTOMATED CLEARING HOUSE

27% y-o-y growth in NACH transactions

73% of customers carded during Q1 FY27
65% of customer base carded

Note: The above data points includes UPI transactions

Q1 Highlights – ROA and ROE starting to normalize

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Assets	Liabilities	Asset Quality	Capital Quality	Return Ratios	P&L Metrics
Rs. 37,612 Crs **3.6%** Advances[1] Growth (q-o-q)	**Rs. 35,756 Crs** **(0.1%)** Deposits Growth (q-o-q)	**2.24%** [2.33%] Gross NPA[3]	**Rs. 449** [Rs. 424] BVPS	**1.4%** [1.3%] ROA	**Rs. 155 Crs** [140 Crs] PBT
72.8% [72.6%] Share of Secured Advances[1]	**64.9%** [62.6%] Retail Deposits[2]	**0.85%** [0.88%] Net NPA[3]	**20.2%** [19.4%] CRAR[4]	**13.6%** [12.8%] ROE	**Rs. 333 Crs** [335 Crs] PPOP

[1]Advances includes IBPC & Securitisation Book | [2]Retail Deposits includes term deposits with value less than three crores | [3]Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book |
[4]CRAR is after including interim profits for Q1 FY 27 I Figures in [ ] represent Q4 FY26 data

Y-o-Y Highlights – Strong Balance Sheet Growth with improving credit quality

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Assets	Liabilities	Asset Quality	Capital Quality	Return Ratios	P&L Metrics
Rs. 37,612 Crs **25.7%** Advances[1] Growth (y-o-y)	**Rs. 35,756 Crs** **21.5%** Deposits Growth (y-o-y)	**2.24%** [2.76%] Gross NPA[3]	**Rs. 449** [Rs. 403] BVPS	**1.4%** [1.1%] ROA	**Rs. 155 Crs** [102 Crs] PBT
72.8% [71.0%] Share of Secured Advances[1]	**64.9%** [60.2%] Retail Deposits[2]	**0.85%** [0.89%] Net NPA[3]	**20.2%** [20.5%] CRAR[4]	**13.6%** [9.8%] ROE	**Rs. 333 Crs** [298 Crs] PPOP

[1]Advances includes IBPC & Securitisation Book | [2]Retail Deposits includes term deposits with value less than three crores | [3]Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book | [4]CRAR is after including interim profits
Figures in [ ] represent Q1 FY26 data

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Key Financials

Financial Ratios – NIM has improved to pre-stress levels

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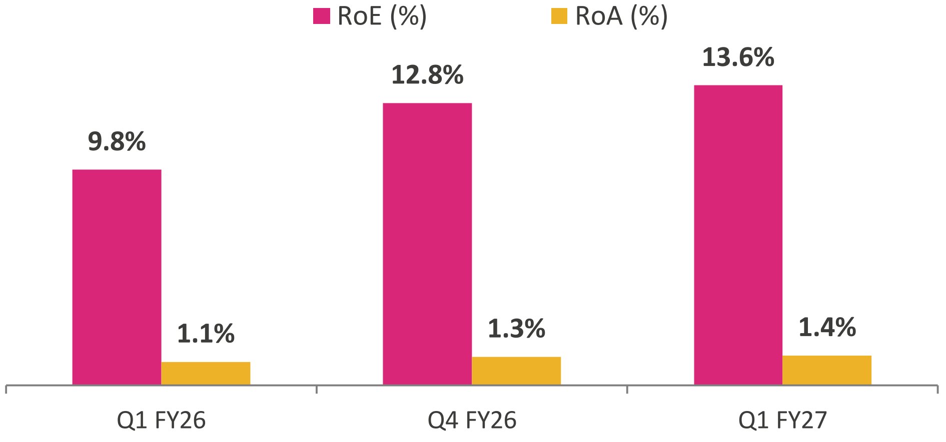
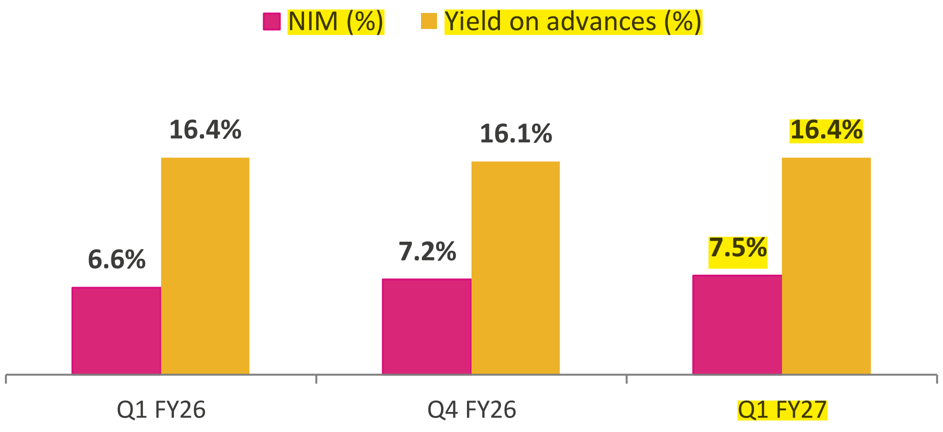
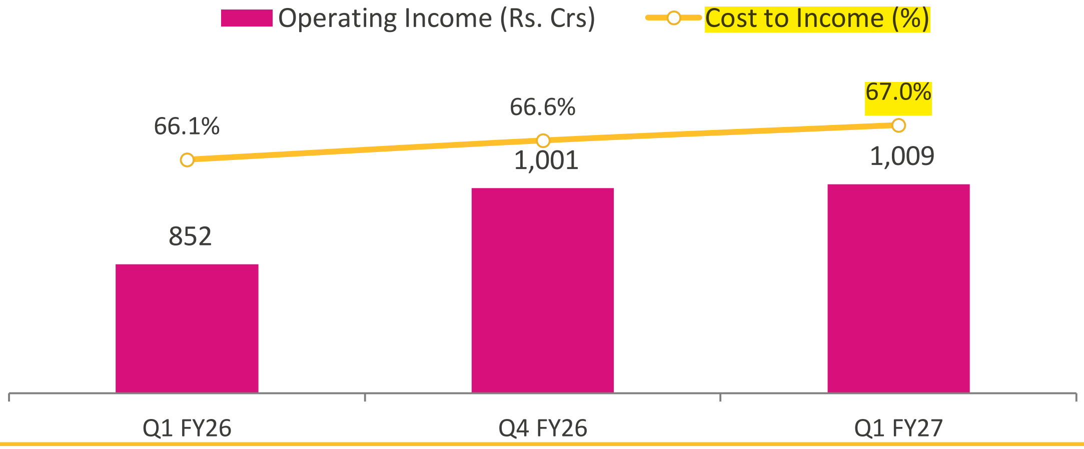
RoA and RoE[1]



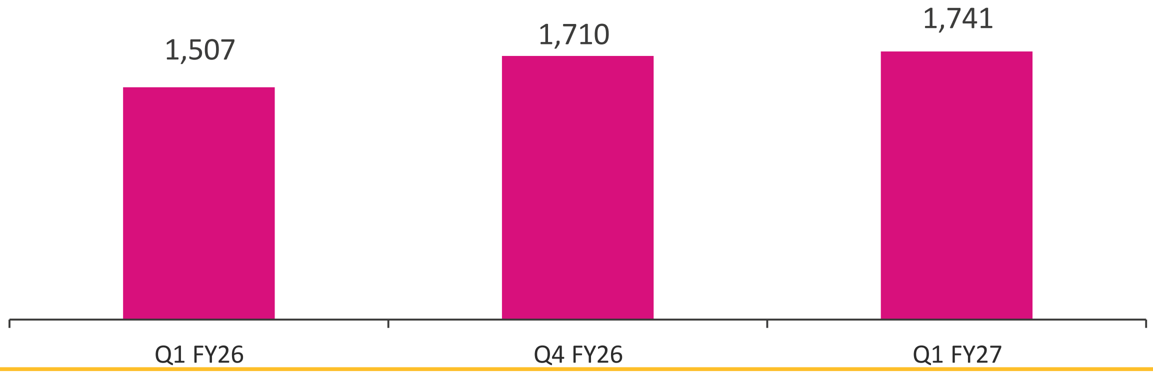
Yield and NIMs



Operational efficiencies



Total Revenues growth – 16% y-o-y / 2% q-o-q growth



[1]ROA and ROE numbers are annualized

Balance Sheet – Robust Financial Position

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Particulars	June 30, 2025	March 31, 2026	June 30, 2026
CAPITAL AND LIABILITIES			
Capital	105	105	105
Reserves & surplus	4,126	4,365	4,627
Deposits	29,426	35,784	35,756
Borrowings	4,225	5,497	4,659
Other liabilities and provisions	1,477	1,696	1,665
TOTAL	**39,359**	**47,448**	**46,812**
ASSETS			
Cash and balances with RBI	2,519	2,492	1,555
Balances with banks	496	66	1,179
Investments	7,594	9,812	8,298
Advances	27,825	33,828	34,699
Fixed assets	159	199	206
Other assets	767	1,051	875
TOTAL	**39,359**	**47,448**	**46,812**

Borrowings:

Borrowings includes
- Refinance - Rs. 4,262 crores
- Tier-2 capital - Rs. 375 crores
- Others incl call - Rs. 22 crores

Fresh borrowings from Financial Institutions during the quarter for ~Rs. 300 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

P&L Statement

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

Particulars	Q1 FY26	Q4 FY26	Q1 FY27
Interest Income	1,241	1,445	1,515
Interest Expense	655	709	732
Net Interest Income	**586**	**736**	**782**
Other Income	235	227	215
Bad Debt Recoveries	31	39	12
Operating Income	**852**	**1,001**	**1,009**
Operating Expenses	563	666	676
Operating Margin	**289**	**335**	**333**
Provisions and Contingencies	187	195	178
Profit Before Tax	**102**	**140**	**155**
Taxes	-	-	-
Profit After Tax	**102**	**140**	**155**

Break-up of Other Income for Q1 FY27:

Other Income includes:

- Processing Fee - Rs. 83 crs [Rs. 72 crs]
- Insurance commission - Rs. 28 crs [Rs. 50 crs] - Lower due to change in Insurance program
- Liability Fee Income - Rs. 24 crs [Rs. 13 crs]
- Asset Fee Income - Rs. 53 crs [Rs. 34 crs]
- Profit on sale of investments - Rs. 7 crs [Rs. 49 crs] – One off Income received of Rs. 41 crs in Q1 FY 26
- PSLC Income - Rs. 19 crs [Rs. 18 crs]

Figures in [ ] represents Q1 FY 26

Guidance for FY 2027

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

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

GLP Growth	Deposits Growth	PAT Growth
~19-21%	~23-25%	80%+

Experienced and professional management and Board

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

Name & Designation	Past Experience
 **Chitra Talwar** Part Time Chairperson and Independent Director	• Britannia Industries • PepsiCo
 **Pammi Vijaya Kumar** Non-Executive Independent Director	• Reserve Bank of India
 **Dr. Subhash C Khuntia** Non-Executive Independent Director	• Former IRDAI Chairman • Various Departments in Government of India
 **Kumbla Srinivas Nayak** Non-Executive Independent Director	• Standard Chartered Bank • Idenfo Ltd.

Name & Designation	Past Experience
 **Mr. Dinesh C Patwari** Non-Executive Independent Director	• Income Tax Department of India
 **Mr. Rakesh Joshi** Non-Executive Independent Director (Additional Director)	• Insurance Regulatory and Development Authority of India (IRDAI)
 **Mr. Ajay Rotti** Non-Executive Independent Director (Additional Director)	• Tax Compass Advisors Private Limited • KPMG
 **Mr. Pankaj Razdan** Non-Executive Independent Director (Additional Director)	• Revanta Capital • Edelweiss Wealth Management • Aditya Birla Capital
 **Malini B Mallikarjun** Non-Executive Independent Director	• BMR Advisors • Ernst & Young • BhuSampada

Name & Designation	Past Experience
 **Ajay Kanwal** Managing Director & Chief Executive Officer	• Standard Chartered Bank • CitiBank
 **Krishnan Subramania Raman** Executive Director, Head of Retail Financial Services	• Standard Chartered Bank • Mashreq Bank PSC
 **Rahul Khosla** Non-Executive Non-Independent Director	• Max Group • Visa International Service Association

Experienced and professional management and Board

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

International best practices in risk management, compliance and governance introduced by management with an average experience of ~29 years in financial services

Name & Designation	Past Experience	Name & Designation	Past Experience	Name & Designation	Past Experience
 **Abhilash Sandur** Chief Financial Officer	• Kotak Mahindra Bank • Bharti Axa General Insurance Co. Ltd.	 **Satish Ramachandran** Chief Risk Officer	• Citibank NA • Standard Chartered Bank • Fullerton India	 **Shrinivas Murty J** President and Head – Branch Banking and Marketing	• HDFC Bank • ICICI Bank • Ujjivan Small Finance Bank
 **Amit Raj Bakshi** Chief Human Resource Officer	• JP Morgan & Chase • Serco BPO • Telenor India • DBS Bank	 **Ashish Gopal Saxena** Chief Information and Digital Officer	• UGRO Capital Ltd • AU Small Finance Bank • Max Life Insurance	 **Naveen Goel** Head – MSE, Supply Chain Finance & Financial Institutions	• SBM • IndusInd Bank • ABN AMRO Bank • HDFC Bank
 **Pradeep Rebello** Business Head – Vehicle Loans	• HDFC Bank • ICICI Bank • Tata Capital • IDFC First Bank	 **Chitra Menon** Chief Compliance Officer	• ICICI Bank • HDFC Bank	 **Rajesh Kumar Sharma** Chief Operating Officer	• HDFC Bank • Corporation Bank
 **Lakshmi R N** Company Secretary and Compliance Officer	• ING Vysya Bank • Firstapex Software Technologies Pvt Ltd • Kirloskar Multimedia	 **Gopal Tripathi** Head - Treasury and Capital Markets	• State Bank of India • HDFC Bank • Bank of India	 **Asheesh Maroo (Resigned)** Chief Credit Officer	• Yes Bank • ICICI Bank • Aditya Birla Finance
 **Rincoo Ji Vachha** Head - Affordable and Micro Housing Loans	• ICICI Bank • CRISIL	 **Sudhir Madhavan** Head – Strategic Alliance	• HDFC Bank • Bajaj Finance • Citibank	 **Mahalingam Ramachandran** Head of Internal Audit	• HDFC Bank

Awards and Industry Recognitions

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

April 2026 – Jana Bank has been conferred the **Excellence in Customer Engagement Transformation in Banking** award at the **BFSI Tech Summit & Awards 2026**, held on April 16, 2026, at **ITC Maratha, Mumbai**. The recognition highlights the Bank's commitment to transforming customer engagement through innovative technology-driven initiatives and delivering enhanced banking experiences.

May 2026 - Jana Small Finance Bank has been specially acknowledged by **Shri Nayab Singh Saini, Hon'ble Chief Minister of Haryana**, for the Bank’s contribution towards strengthening healthcare infrastructure across district hospitals in the State through its **Corporate Social Responsibility (CSR) initiatives.** The recognition was conferred during the inauguration and launch of key healthcare initiatives undertaken by the Government of Haryana, held on May 29, 2026, at the PWD Rest House, Sector 1, Panchkula, Haryana.

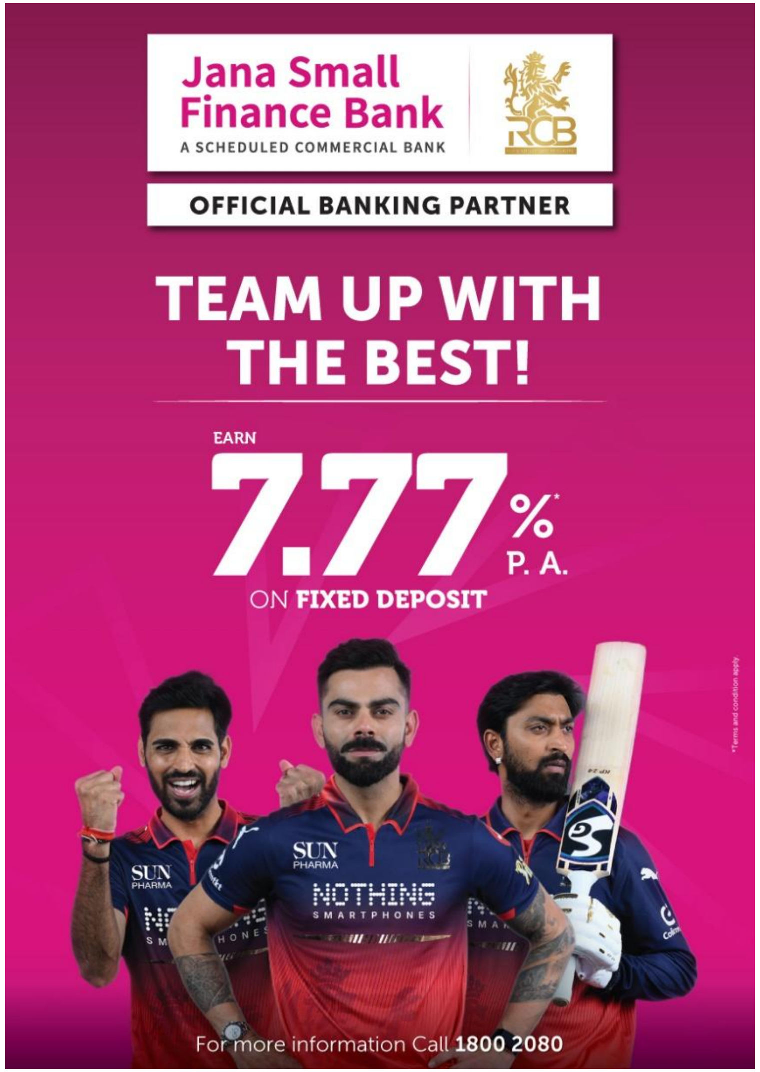
Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

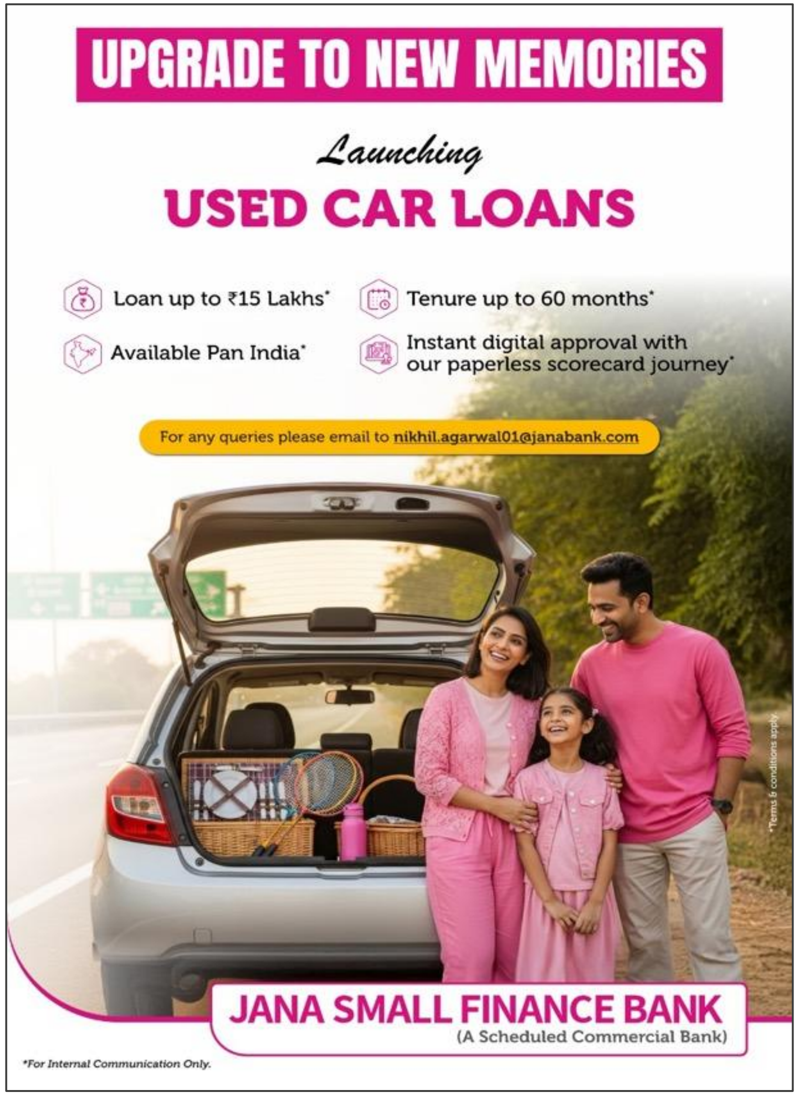
Thank You

Jana partners with RCB as its Official Banking partner

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK



Innovative Product offerings



Best-in-class segment offerings

Abbreviations

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

Abbreviation	Expansion	Abbreviation	Expansion
BC	Business Correspondents	MFI	Micro Finance Institution
CAGR	Compounded Annual Growth Rate	MSME	Micro, Small and Medium Enterprises
CASA	Current Account and Savings Account	NACH	National Automated Clearing House
CGFMU	Credit Guarantee Fund for Micro Units	NBFC	Non-Banking Financial Company
CGTMSE	Credit Guarantee Trust Fund for Micro and Small Enterprises	NII	Net Interest Income
CRAR	Capital-to-Risk Weighted Asset Ratio	NIM	Net Interest Margin
DTA	Deferred Tax Assets	NNPA	Net Non-Performing Assets
FD	Fixed Deposits	PAT	Profit After Tax
GLP	Gross Loan Portfolio	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