Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

JSFB/SEC/2026-27/12

29th April 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 and year ended 31st March 2026

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

In continuation to our letter JSFB/SEC/2026-27/09 dated 24th April 2026, please find enclosed herewith, investor presentation on the business and financial performance of the Bank for the quarter and year ended 31st March 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: 2026.04.29 16:50:13 +05'30'

Lakshmi R. N
Company Secretary and Compliance Officer

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@jana.bank.in
Website : www.jana.bank.in
Toll-free No. : 1800 2080

Jana Small Finance Bank

Q4FY26 Investor Presentation

29th April 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.

All information contained in this presentation has been prepared solely by the Bank and based on management information, current plans and estimates. No information contained herein has been independently verified by anyone else. No representation or warranty (express or implied) of any nature is made nor is any responsibility or liability of any kind accepted with respect to the truthfulness, completeness or accuracy of any information, projection, representation or warranty (expressed or implied) or omissions in this presentation. This presentation may not be used, reproduced, copied, distributed, shared, or disseminated in any other manner. The distribution of this document may be restricted by law in certain jurisdictions and persons into whose possession this presentation comes should inform themselves about, and observe, any such restrictions.

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. 140 crs and Net credit cost of Rs. 156 crs in line with guidance

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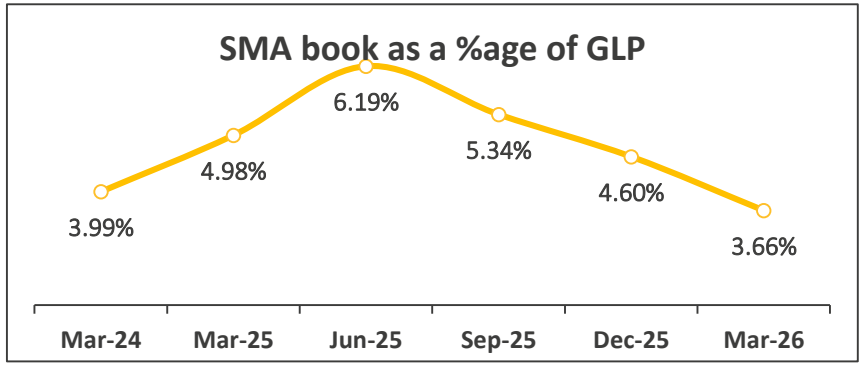
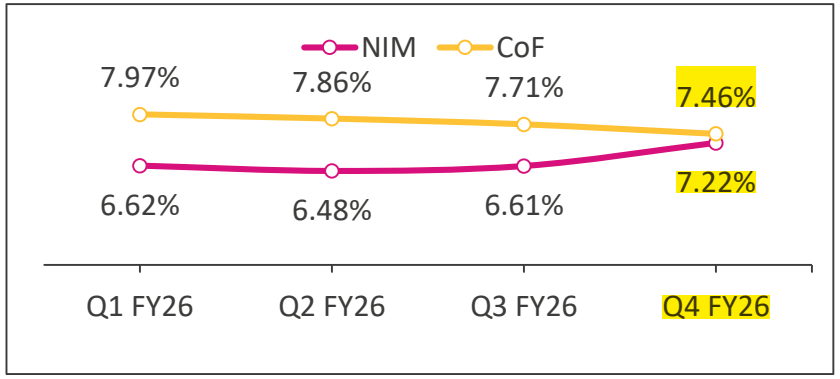
- Overall SMA as on March 2026 (3.7%) is lower than March 2024 (4.0%) when the MFI flows began.
- Slippages for Q4 FY26 is lower by 24% vs Q3 FY26 and lowest in the year
- Net credit cost % down from 0.79% in Q3 FY26 to 0.47% for Q4 FY26 and will sustain
- Assets growth of 23% YoY; Secured assets growth 28%
- Unsecured book under guarantee program is about 77%
- Deposit book grew by 23% YoY with reduction in costs of deposits by ~20bps vs Q3 FY26
- PAT at Rs 140 Crs for Q4 with improving COF and NIM





[1]The data related to Unsecured book mentioned in this slide excludes the Direct assignment purchase of Rs. 284 crs

Strong Advances and Deposits growth @ 35k crs each; with improved NIMs and reduced CoF

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- Deposits and CASA –
  - Total Deposits at Rs. 35,784 crores; growth of 23% in FY26
  - **Cost of Funds at 7.46% for Q4 FY 26** from 8.03% in Q4 FY 25

- Secured Assets –
  - 28% y-o-y growth and 9% QoQ growth; Secured Book @ 72.6%
  - **Highest ever Disbursements of Rs. 5,372 crores in Q4** with 12.5% QoQ growth

- Unsecured Assets –
  - QoQ growth in Portfolio by 10.0%, YoY growth of 8.5%
  - **Highest ever Disbursement of Rs. 2,522 crores in Q4** with 24% QoQ growth;
  - Slippages for Q4 down by 34% vs Q3

- Opex primed for Operating Leverage –
  - Guarantee program cost of Rs. 55 crs for FY 26
  - Higher Disbursements leading higher cost of Rs. 77 crs
  - Investment in new businesses leading higher people costs (ex. Collections, Used Cars..) of Rs. 55 crs
  - New wage code of Rs. 12 crs

[1]The data related to Unsecured book mentioned in this slide excludes the Direct assignment purchase of Rs. 284 crs

GNPA moderates to 2.33% — lower sequentially and annually

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Particulars	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26
Credit Cost	**187**	**191**	**266**	**195**
Less: Recoveries under Other Income	31	33	25	39
Net Credit Cost	**156**	**158**	**241**	**156**
Net Credit Cost % of GLP	**0.57%**	**0.55%**	**0.79%**	**0.47%**

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

[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

National franchise with strong brand recognition

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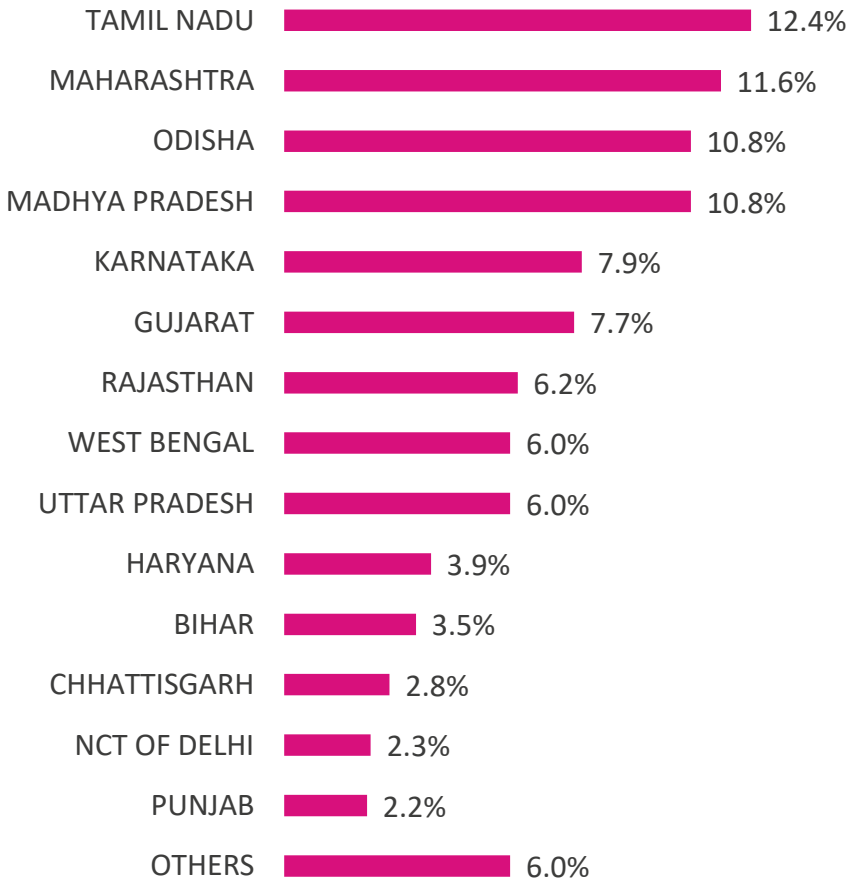
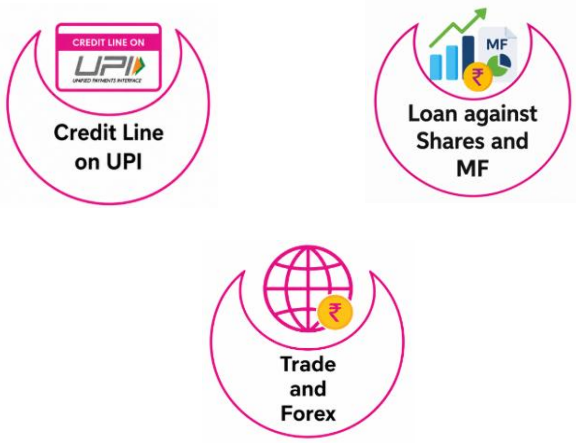
822 Outlets; Presence in 23 States and 2 UTs



Expansion plan for FY27[1]

Particulars	FY 26	FY 27 Plan
New Branches	12	8
Split Branches	26	30
Relocations	42	40
Total	**80**	**78**

New Products launch plan



Key customer and delivery channel metrics

> 12 Million
Customer served since 2008

95%
Complaints resolved within TAT

4.3 Million
Active Customers

62
ATMs

95%
Service Requests closed within TAT

26,246
Employees

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

Advances growth of ~23% for the year; Secured grows by ~28% y-o-y

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- Advances[1] growth of ~23% y-o-y and 9% q-o-q to Rs. 36,289 Crs
- Secured growth of ~28% y-o-y and 9% q-o-q
- Gold - 35% q-o-q, Vehicle Loans 16% q-o-q, MSME 9% q-o-q and Affordable housing 8% q-o-q growth continues to maintain Secured book growth
- Secured book now @ 72.6%
- Unsecured book[2] grows by 10.0% q-o-q and 8.5% y-o-y to Rs. 9,674 Crs
- ~77% of Unsecured book[2] covered under Guarantee program

[1]Advances includes IBPC & Securitisation Book | [2]The data related to Unsecured book mentioned in this slide excludes the Direct assignment purchase of Rs. 284 crs

Secured loan growth 28% y-o-y, unsecured growth restarted

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Category of Advance[1] (As at March 31, 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	8,174	1.27	33.2%	8.3%	0.4%	0.3%	52.3%
	Micro LAP	6,305	0.67	9.4%	1.7%	1.1%	0.7%	38.4%
	MSME Loans	5,281	9.42	23.3%	9.3%	1.1%	0.7%	43.4%
	Term Loans To NBFCs	1,935	221.89	18.8%	(9.8%)	0.4%	0.3%	NA
	Vehicle Loans	1,799	0.06	79.6%	15.7%	1.0%	0.8%	NA
	Gold Loans	2,358	0.12	140.7%	34.6%	0.5%	0.4%	54.3%
	Others	478	NM	(43.0%)	115.6%	0.0%	0.0%	NA
	Total Secured Advances	**26,332**		**27.6%**	**8.6%**	**0.7%**	**0.5%**	
Unsecured Advances		**9,674**	**0.05**	**8.5%**	**10.0%**	**6.8%**	**2.0%**	**NA**
Others including DA		**284**		**NM**	**1.8%**	**0.5%**	**0.4%**	**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

CGMFU / CGTMSE covers 77% of the Unsecured book[1]

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INR crs	GLP	% GLP under Guarantee	GNPA	Provision	NNPA	NPA Book under Guarantee	GNPA%	NNPA%	PCR%
Individual loans	6,376	74.0%	108	38	70	66	1.69%	1.10%	35.28%
Group Loans including BC	3,298	78.8%	548	434	114	85	16.57%	3.95%	79.31%
Unsecured Book[1]	**9,674**	**77.1%**	**655**	**472**	**184**	**151**	**6.78%**	**1.98%**	**72.07%**

- SRO guardrails implemented earlier 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 in Q4 FY26 has turned around with B0 collections crossing 99% since January 2026

[1]The data related to Unsecured book mentioned in this slide excludes the Direct assignment purchase of Rs. 284 crs

Secured loan on track to 80% with geographic diversification maintained

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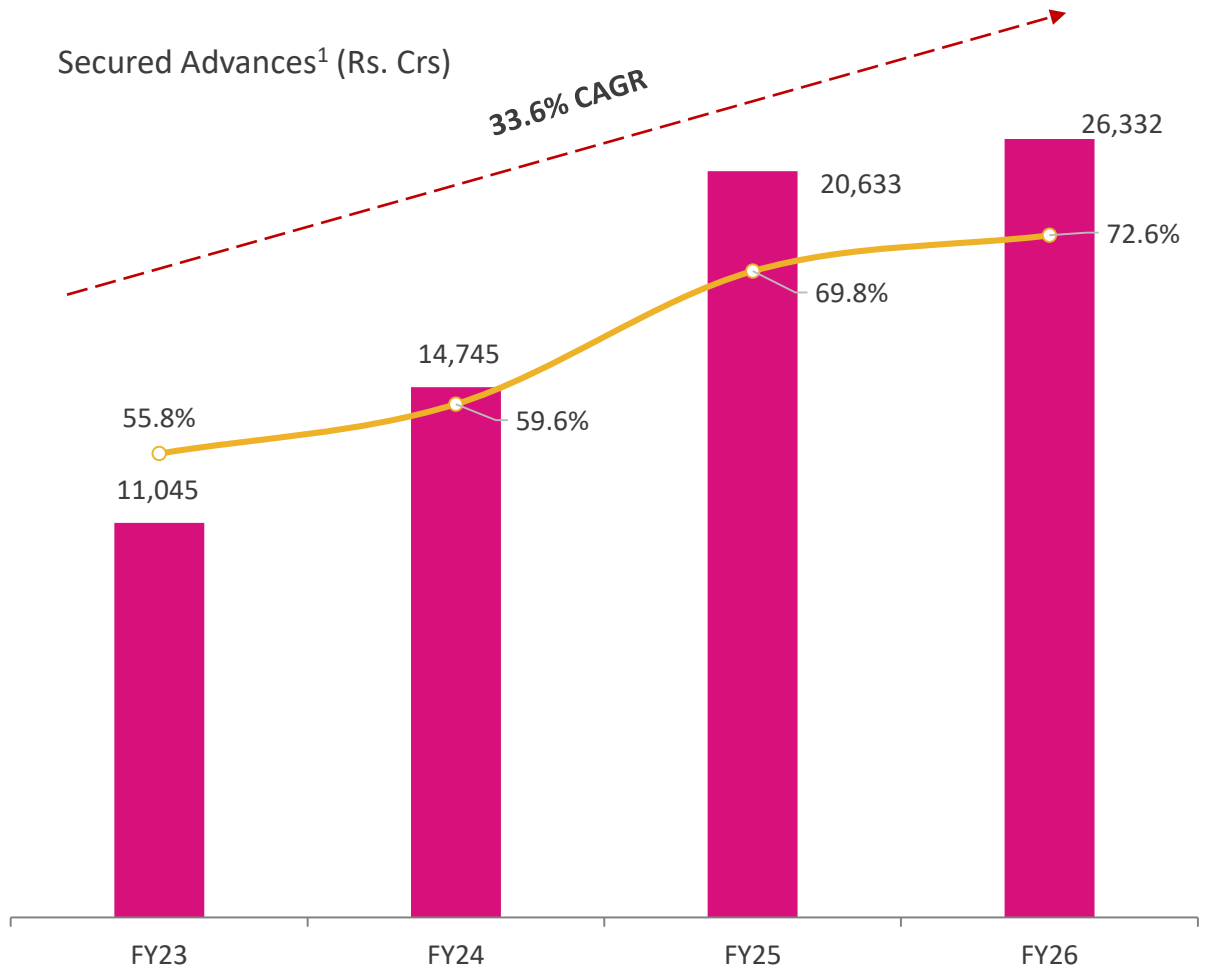
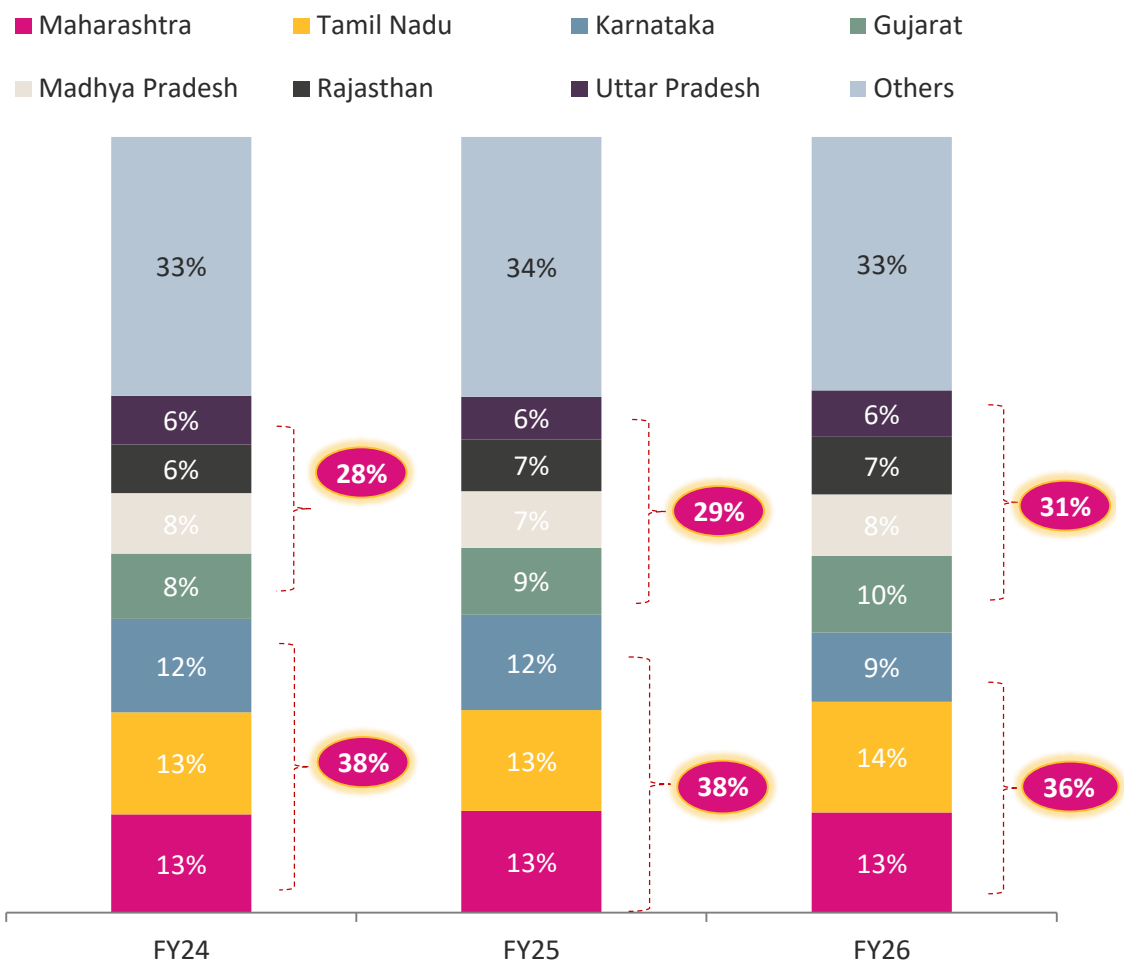
Moving towards 80% secured



Top 3 states 36%. No concentration



[1]Advances includes IBPC & Securitisation Book

Bring Your Bank Home

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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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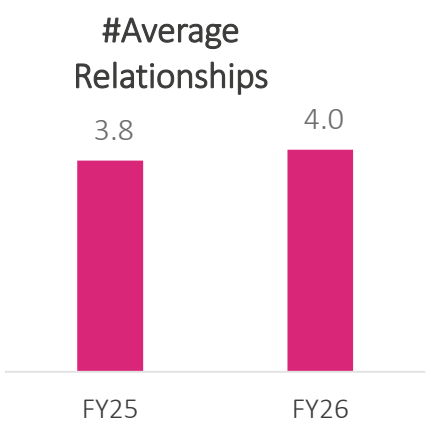

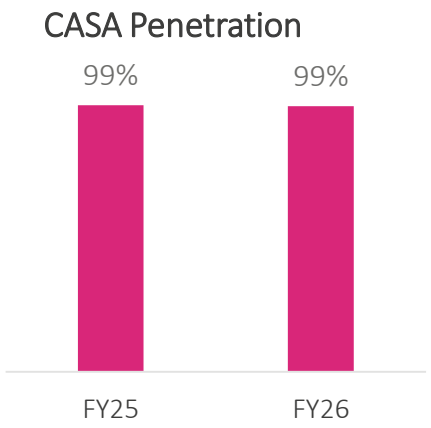

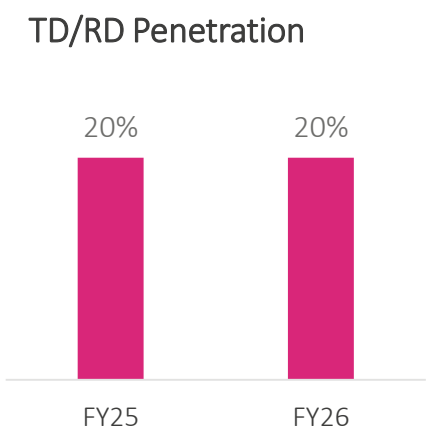

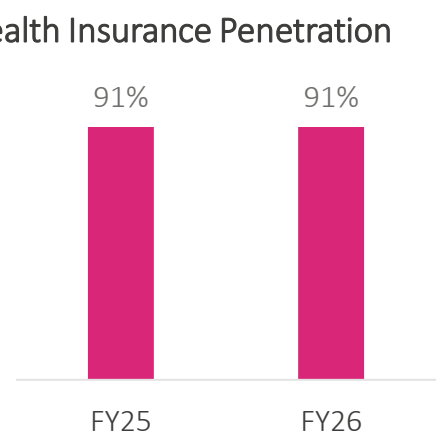

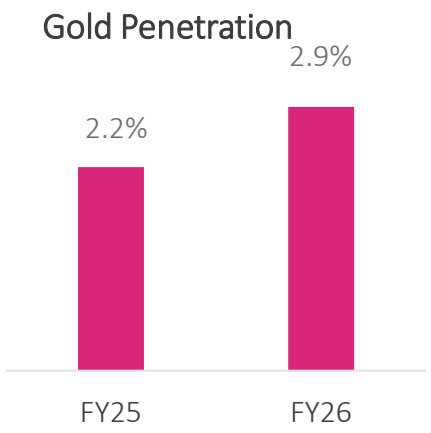

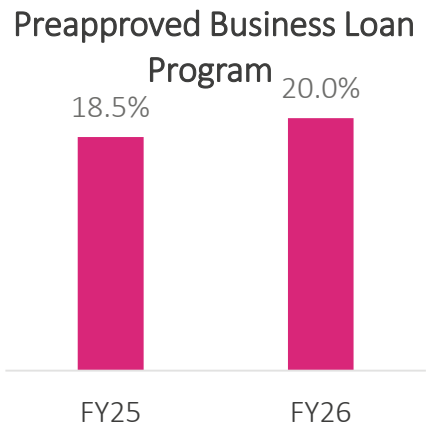

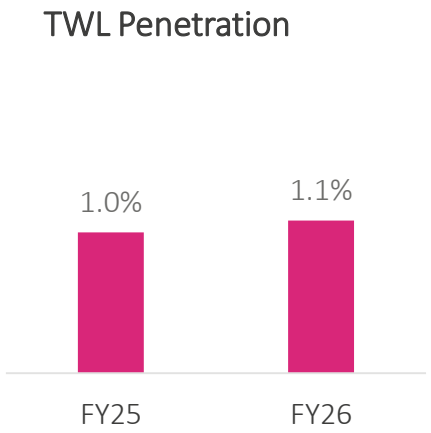

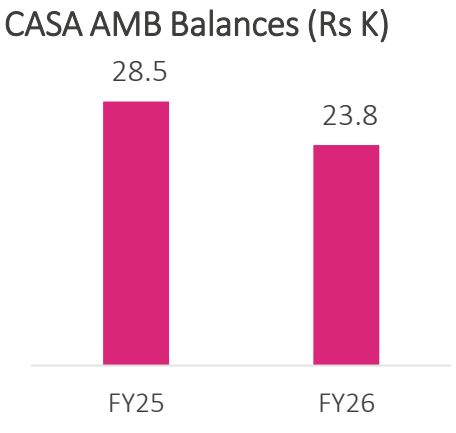

#Average Relationship including Property insurance and Life insurance is at 6.3 and 6.1 for FY26 and FY25 respectively

Deposit Growth robust along with reduction in cost

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- Cost of deposits reduces by ~21 bps to 7.49% for Q4 FY26 vs 7.71% in previous quarter
- Deposits growth of 23% y-o-y and 6% q-o-q to Rs. 35,784 Crs
- CASA growth of 23% y-o-y and (5%) q-o-q to Rs. 6,418 Crs; CASA ratio at 18%
- Term Deposits growth of 23% y-o-y and 9% q-o-q to Rs. 29,366 Crs
- CD ratio at 82.9% after adjusting for refinance which was availed from NABARD, SIDBI and NHB
- CD ratio at 94.5% v/s 93.3% as at 31st March 2025
- LCR at 143% as at 31st March 2026
- Strong focus on Wealth management suite

Cost of funds reduced by ~50bps YoY

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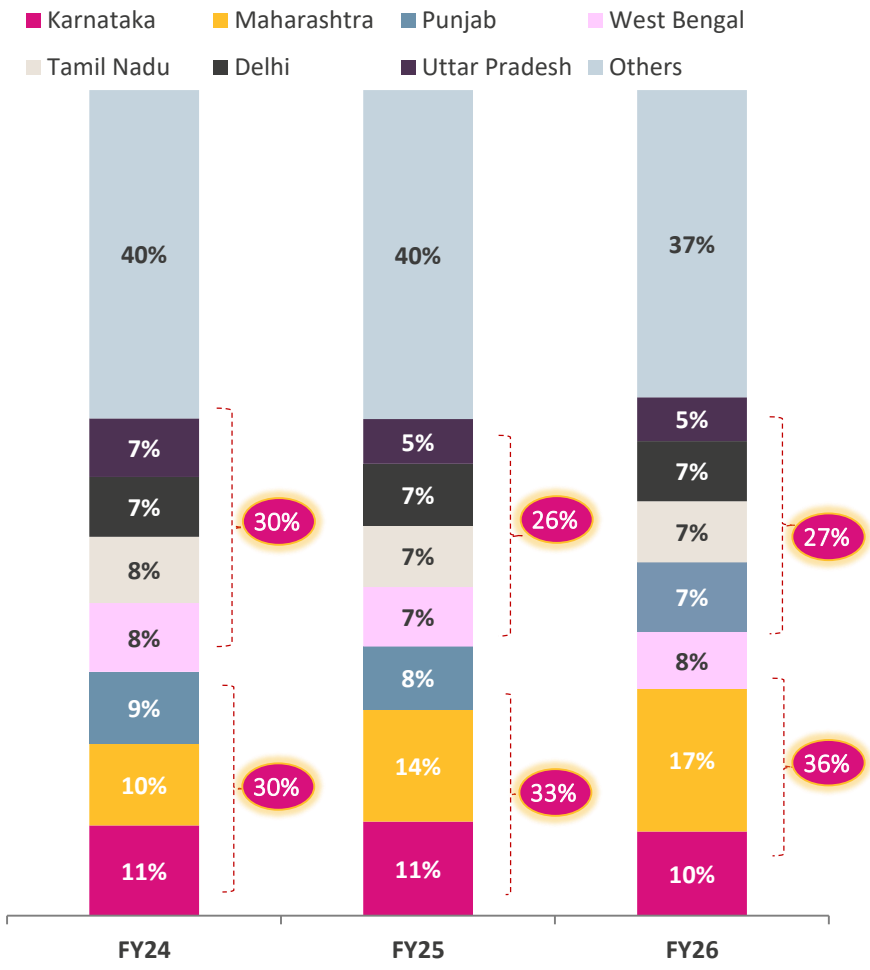
Particulars	Mar-26	Dec-25	Mar-25	q-o-q (%)	y-o-y (%)
CASA	6,418	6,742	5,235	(4.8%)	22.6%
TD	29,366	26,991	23,884	8.8%	23.0%
Total Deposits	**35,784**	**33,733**	**29,120**	**6.1%**	**22.9%**

Particulars	Q4 FY26	Q3 FY26	Q4 FY25	FY26	FY25
CASA Ratio	18%	20%	18%	18%	18%
Cost of Funds	7.5%	7.7%	8.0%	7.7%	8.1%

- Credit to Deposits ratio at **94.5%** in Mar-26
- Credit to Deposits ratio (reducing refinance from Advances) at **82.9%**.
- **Non-callable** forms **22%** of Bulk Deposit and **83%** of Bulk Deposits are contracted at 1 year and above.
- **92%** of Retail deposits are contracted at 1 year and above.
- **LCR at 143%** as on 31st March 26

Top 3 states 36%. No concentration



Digital focus continue with strong all round growth

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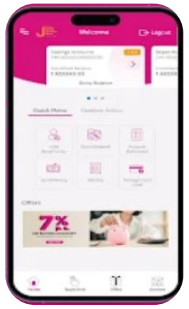
Digital Channels



Key Highlights

4.6	Continued to be the top rated banking apps
45%	y-o-y Growth - Txn Volume
114%	y-o-y Growth - MB Registration
36%	y-o-y Growth - MB Txn Volume
28%	y-o-y Growth - MB Txn Value

Digital Highlights

Jana Digitization

90% + Digital Uptake

98 %	99%	99%
Banking transactions are Digital	Loans are Digitally processed	Sales force use TAB/Mobile

Merchant QR

27,141 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

81% of customers carded during Q4 FY26
84% of customer base carded

Note: The above data points includes UPI transactions

Q4 Highlights – ROA and ROE starting to normalize

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Assets	Liabilities	Asset Quality	Capital Quality	Return Ratios	P&L Metrics
Rs. 36,289 Crs **8.9%** Advances[1] Growth (q-o-q)	**Rs. 35,784 Crs** **6.1%** Deposits Growth (q-o-q)	**2.33%** [2.49%] Gross NPA[3]	**Rs. 424** [Rs. 411] BVPS	**1.3%** [0.1%] ROA	**Rs. 140 Crs** [10 Crs] PBT
72.6% [72.8%] Share of Secured Advances[1]	**62.6%** [65.2%] Retail Deposits[2]	**0.88%** [0.90%] Net NPA[3]	**19.4%** [20.0%] CRAR[4]	**12.8%** [0.9%] ROE	**Rs. 335 Crs** [276 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 I Figures in [ ] represent Q3 FY26 data

FY26 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. 36,289 Crs **22.8%** Advances[1] Growth (y-o-y)	**Rs. 35,784 Crs** **22.9%** Deposits Growth (y-o-y)	**2.33%** [2.54%] Gross NPA[3]	**Rs. 424** [Rs. 392] BVPS	**0.8%** [1.5%] ROA	**Rs. 326 Crs** [474 Crs] PBT
72.6% [69.8%] Share of Secured Advances[1]	**62.6%** [58.8%] Retail Deposits[2]	**0.88%** [0.88%] Net NPA[3]	**19.4%** [20.7%] CRAR[4]	**7.6%** [13.0%] ROE	**Rs. 1,166 Crs** [1,226 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 |
Figures in [ ] represent FY25 data

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Key Financials

Financial Ratios – NIM starting to improve

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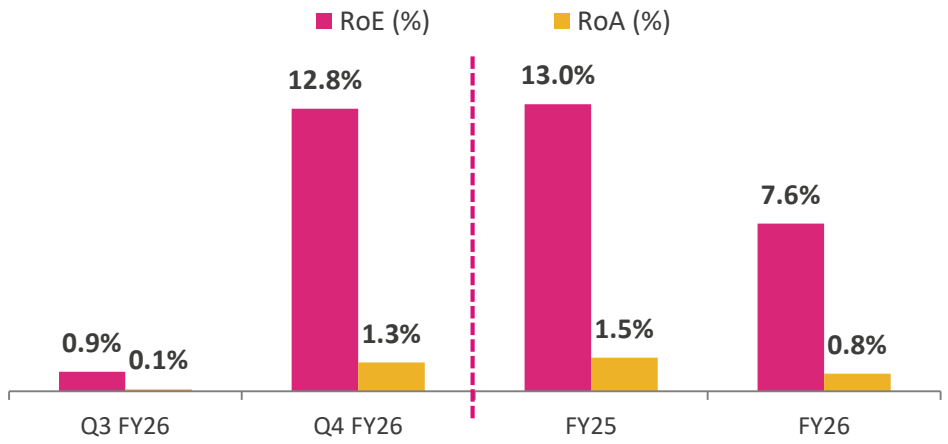
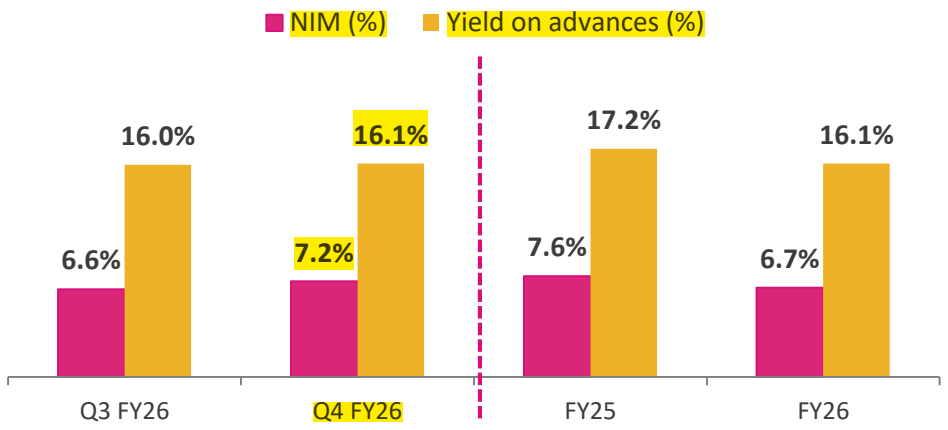
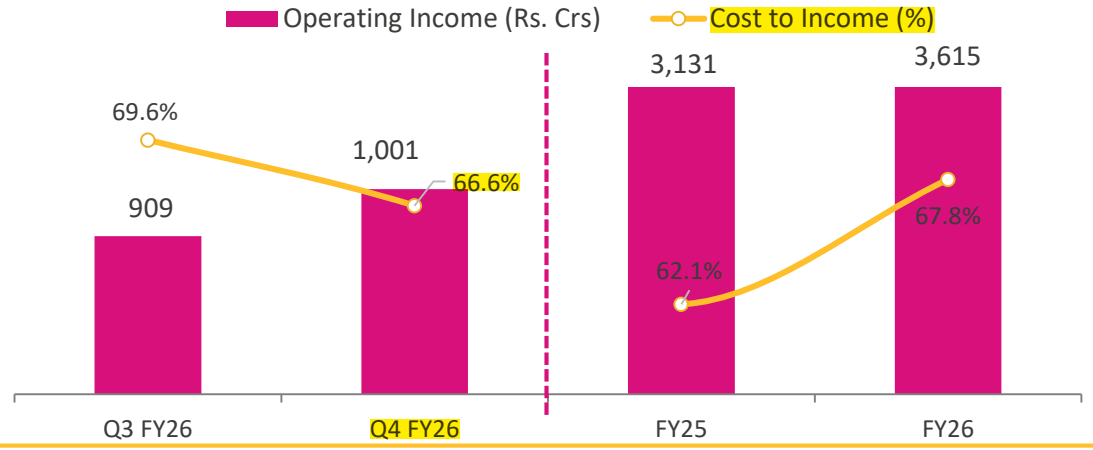
RoA and RoE[1]



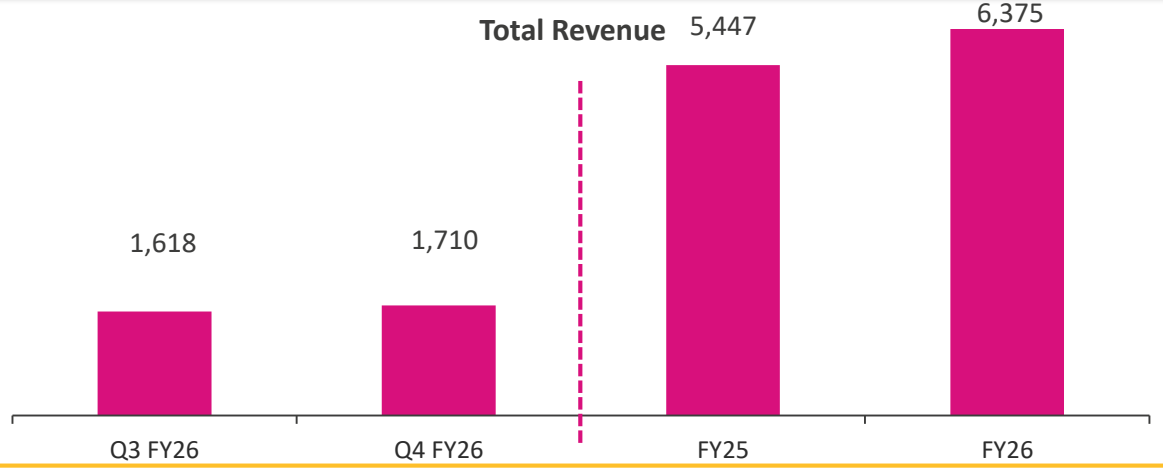
Yield and NIMs[2]



Operational efficiencies



Total Revenues growth – 17% y-o-y / 6% q-o-q growth



[1]ROA and ROE numbers are annualized | [2]NIM calculation do not include Interest on Income Tax Refund of Rs. 11 crs

Balance Sheet – Robust Financial Position

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

Particulars	March 31, 2025	December 31, 2025	March 31, 2026
CAPITAL AND LIABILITIES			
Capital	105	105	105
Reserves & surplus	4,013	4,220	4,367
Deposits	29,120	33,733	35,784
Borrowings	3,867	3,751	5,497
Other liabilities and provisions	1,362	1,517	1,695
TOTAL	**38,467**	**43,327**	**47,448**
ASSETS			
Cash and balances with RBI	2,816	1,646	2,492
Balances with banks	1,643	93	66
Investments	5,945	9,026	9,812
Advances	27,155	31,496	33,828
Fixed assets	153	189	199
Other assets	754	877	1,051
TOTAL	**38,467**	**43,327**	**47,448**

Borrowings:

Borrowings includes
- Refinance - Rs. 4,164 crores
- Tier-2 capital - Rs. 375 crores
- Others incl call - Rs. 958 crores

Fresh borrowings from Financial Institutions (NHB, SIDBI, etc.) during the quarter for Rs. 1,520 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	Q4 FY25	Q3 FY26	Q4 FY26	FY25	FY26
Interest Income	1,184	1,374	1,445	4,671	5,353
Interest Expense	602	709	709	2,317	2,760
Net Interest Income	**581**	**664**	**736**	**2,355**	**2,593**
Other Income	192	220	227	652	895
Bad Debt recoveries	42	25	39	124	128
Operating Income	**815**	**909**	**1,001**	**3,131**	**3,616**
Operating Expenses	538	633	666	1,943	2,449
Operating Margin	**277**	**276**	**335**	**1,188**	**1,166**
Provisions and Contingencies	158	266	195	714	839
Profit Before Tax	**120**	**10**	**140**	**474**	**326**
Taxes	(4)	-	-	(28)	-
Profit After Tax	**123**	**10**	**140**	**501**	**326**

Break-up of Other Income for Q4 FY26:

Other Income includes:

- Commission, exchange and brokerage – Rs. 207 crores [Rs. 201 crores]:
  - Processing Fee - Rs. 113 crs [Rs. 102 crs]
  - Insurance commission - Rs. 22 crs [Rs. 19 crs]
  - Other fees - Rs. 72 crs [Rs. 80 crs]
- Profit on sale of investments – Rs. 1.5 crores [Rs. 4 crores]
- Miscellaneous Income incl. Income from sale of PSLC – Rs. 19 crores [Rs. 15 crores]

Guidance for FY 2027

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

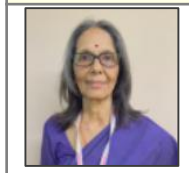
We continue to serve aspirational India, underserved both on deposits and loans
We continue to increase our secured business proportion each year.
We are creating a sustainable, predictable and long term franchise.
Digital with high standards of governance and customer service are key components of our DNA

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

Experienced and professional management and Board

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

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
Abhilash Sandur Chief Financial Officer	• Kotak Mahindra Bank • Bharti Axa General Insurance Co. Ltd.
Amit Raj Bakshi Chief Human Resource Officer	• JP Morgan & Chase • Serco BPO • Telenor India • DBS Bank
Pradeep Rebello Business Head – Vehicle Loans	• HDFC Bank • ICICI Bank • Tata Capital • IDFC First Bank
Lakshmi R N Company Secretary and Compliance Officer	• ING Vysya Bank • Firstapex Software Technologies Pvt Ltd • Kirloskar Multimedia
Rincoo Ji Vachha Head - Affordable and Micro Housing Loans	• ICICI Bank • CRISIL

Name & Designation	Past Experience
Satish Ramachandran Chief Risk Officer	• Citibank NA • Standard Chartered Bank • Fullerton India
Ashish Gopal Saxena Chief Information and Digital Officer	• UGRO Capital Ltd • AU Small Finance Bank • Max Life Insurance
Chitra Menon Chief Compliance Officer	• ICICI Bank • HDFC Bank
Gopal Tripathi Head - Treasury and Capital Markets	• State Bank of India • HDFC Bank • Bank of India
Sudhir Madhavan Head – Strategic Alliance	• HDFC Bank • Bajaj Finance • Citibank

Name & Designation	Past Experience
Shrinivas Murty J President and Head – Branch Banking and Marketing	• HDFC Bank • ICICI Bank • Ujjivan Small Finance Bank
Naveen Goel Head – MSE, Supply Chain Finance & Financial Institutions	• SBM • IndusInd Bank • ABN AMRO Bank • HDFC Bank
Rajesh Kumar Sharma Chief Operating Officer	• HDFC Bank • Corporation Bank
Asheesh Maroo Chief Credit Officer	• Yes Bank • ICICI Bank • Aditya Birla Finance
Mahalingam Ramachandran Head of Internal Audit	• HDFC Bank

Jana conferred *Best Small Finance Bank* award by BT with KPMG

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

February 2026 - Jana Small Finance Bank has been conferred the **Best Small Finance Bank award** at the 30th edition of the Business Today Banking & Economy Summit & Best Banks Awards, held on Saturday, February 28 at the National Stock Exchange, BKC, Mumbai. The recognition is based on a detailed quantitative study conducted by Business Today in partnership with KPMG.

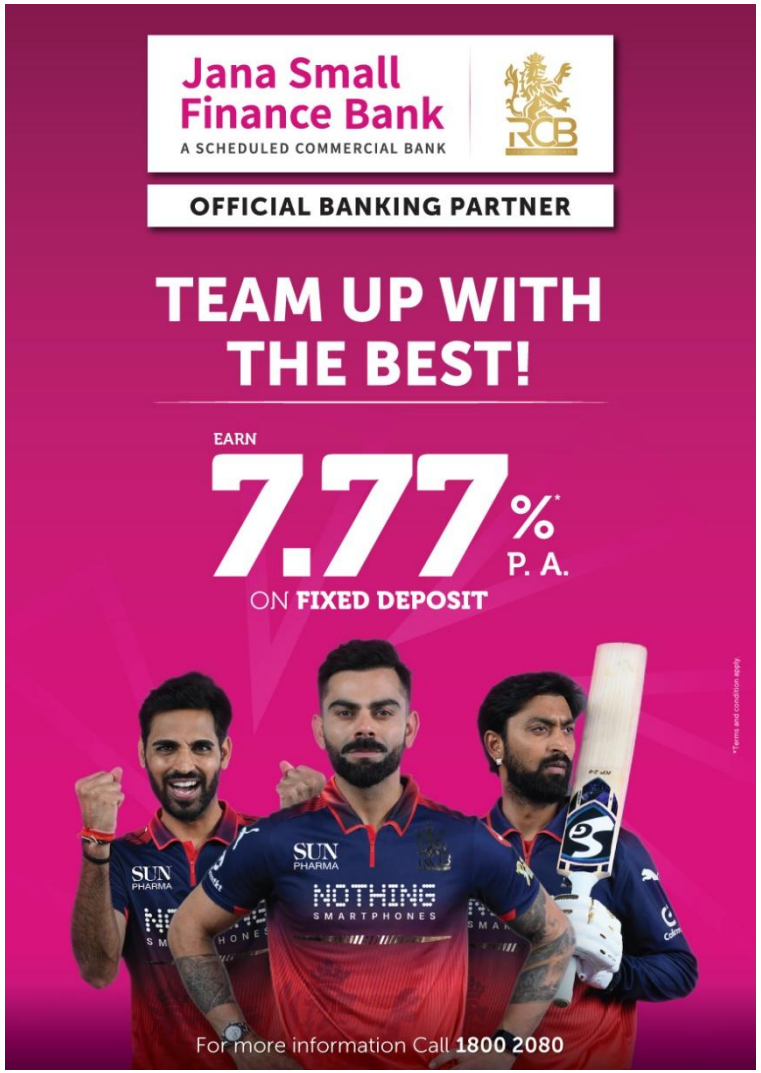
Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

Thank You

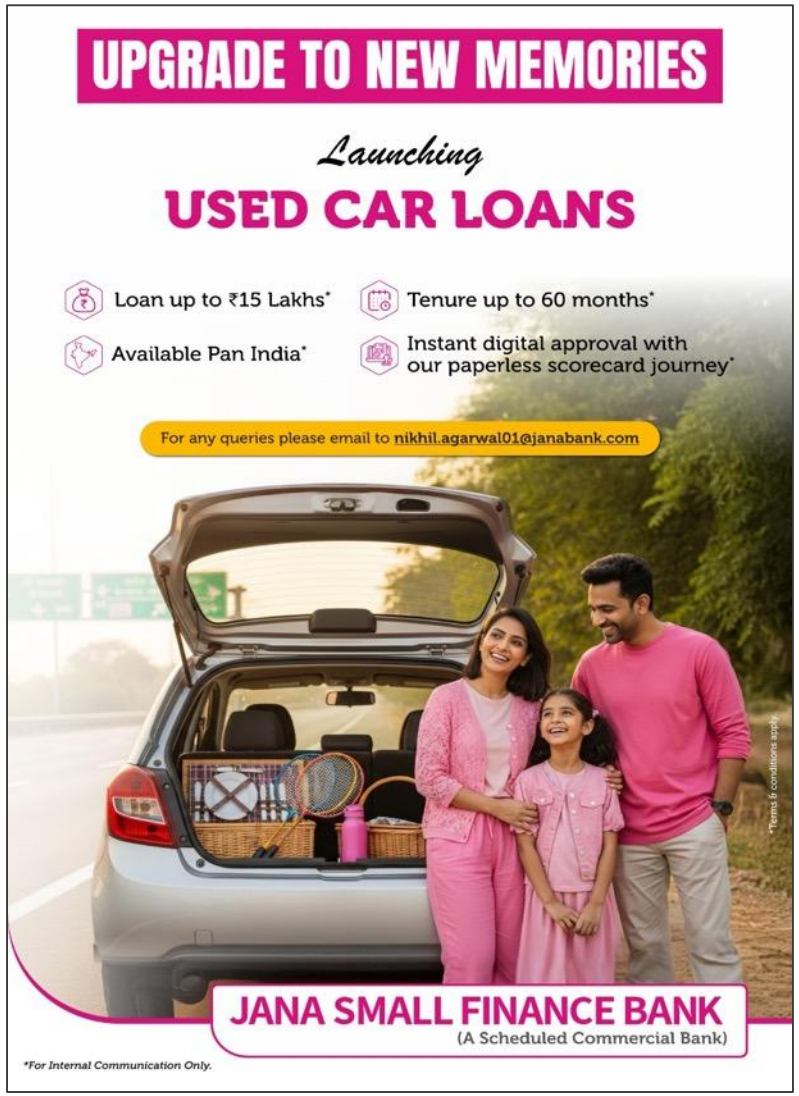
Jana partners with RCB as its Official Banking partner

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK



Innovative Product offerings

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK



Best-in-class segment offerings

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

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