



JSFB/SEC/2025-26/96

17th October 2025

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 half year ended 30th September 2025

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

In continuation to our letter JSFB/SEC/2025-26/94 dated 13th October 2025, please find enclosed herewith, investor presentation on the business and financial performance of the Bank for the quarter and half year ended 30th September 2025.

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 R. N
Company Secretary and 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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CIN: L65923KA2006PLC040028

Telephone : 080-46020100
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E-mail : customercare@jana.bank.in
Website : www.jana.bank.in
Toll-free No. : 1800 2080

Jana Small Finance Bank

**Investor Presentation for Quarter and
Half year ended 30th September 2025
(Q2 and H1 FY'2026)**

17th October 2025

**Jana Small
Finance Bank**

A SCHEDULED COMMERCIAL BANK

Disclaimer

This presentation is for information purposes only and does not constitute an offer, solicitation or advertisement with respect to the purchase or sale of any security of Jana Small Finance Bank (the “Bank”) and no part of it shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. No offering of securities of the Bank will be made except by means of a statutory offering document containing information about the Bank. Certain statements in the presentation contain words or phrases that are forward looking statements. We do not have any obligation to, and do not intend to, update or otherwise revise any statements reflecting circumstances arising after the date of this presentation or to reflect the occurrence of underlying events, even if the underlying assumptions do not come to fruition. This presentation is not a full description of the Bank.

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.

All-Round Growth reflecting Strategic execution

- Deposits and CASA –
 - Year-to-date (from March 2025), CASA grew by 14%,
 - YTD growth in Term Deposits of 11%
 - Total Deposits crossed Rs. 30,000 crore milestone; at Rs. 32,532 crore
 - Cost of Deposits at 7.88% for Q2 and 7.92% for H1 FY26, cost reduction of ~10 bps in Q2
- Secured Assets –
 - Growth across products especially Affordable Housing, MSME, Gold Loans and Two Wheelers
 - Revenue – Assets growth in line with expectations; full year expected at 35% to 40% with margins steady.
- Unsecured Assets –
 - Portfolio stabilizing; stress expected to ease further in Q3 FY26
 - Credit Cost - Fresh Flow to NPA to slow down in Q3.
 - 49% book under Guarantee programs.
- Capital raise update
 - Rs 250 Crs Tier 2 capital raise completed on 16th Oct; will improve CAR by about 1.25%

- Deposits and CASA –
 - Q1 was slower than anticipated but adequately covered in Q2. Trend to continue.
- Secured Assets –
 - Disbursement is higher than Plan by 33% leading to higher upfront acquisition costs of ~Rs. 45 Crs , offset by additional income of ~Rs 30 Crs
- Unsecured Assets –
 - Growth in MFI book is below plan by 12% leading to lower revenues by Rs 60 Crs.
 - The flow rates for H1 was higher than anticipated leading to higher provisions by Rs 27 Crs
 - NIM compression of ~30bps

~90% - Secured Book + under Guarantee (CGTMSE/ CGFMU)

Particulars	Gross Loan Portfolio	Secured book %	Unsecured book under Guarantee scheme (%)	Unsecured book not under Guarantee scheme (%)	Total
As on 30 th Sept 2025	31,655	72.5%	13.5%	14.0%	100%
Projected as on 31 st March 2026	~35,500	74% - 75%	16% - 17%	8% - 10%	100%

~90% - 92%

- The Bank's strategy to move towards having 95% of its portfolio either secured or covered under a guarantee program.
- Secured assets to be 80% while unsecured under Guarantee program to be ~15% and the same will be achieved by March 2027.
- The focus on maintaining strong credit quality remains unchanged despite the shift towards the Guarantee program.
- This strategic shift is expected to lead to a reduction in credit costs over the coming financial years in case of any high stress environment in the MFI industry.

What this Guarantee strategy means for P&L

Particulars	Total unsecured Book	Unsecured book covered under Guarantee schemes	Guarantee book %	Out of which, NPA	Eligible for Claims in FY	Premium Paid
Balances as on 30 th Sept 2025	8,715	4,280	49%	60	~5 Crs	39
Projected balances as on 31 st March 2026	~9,000 – 9,200	~5,700 – 5,900	~60% - 63%	~120-180		12

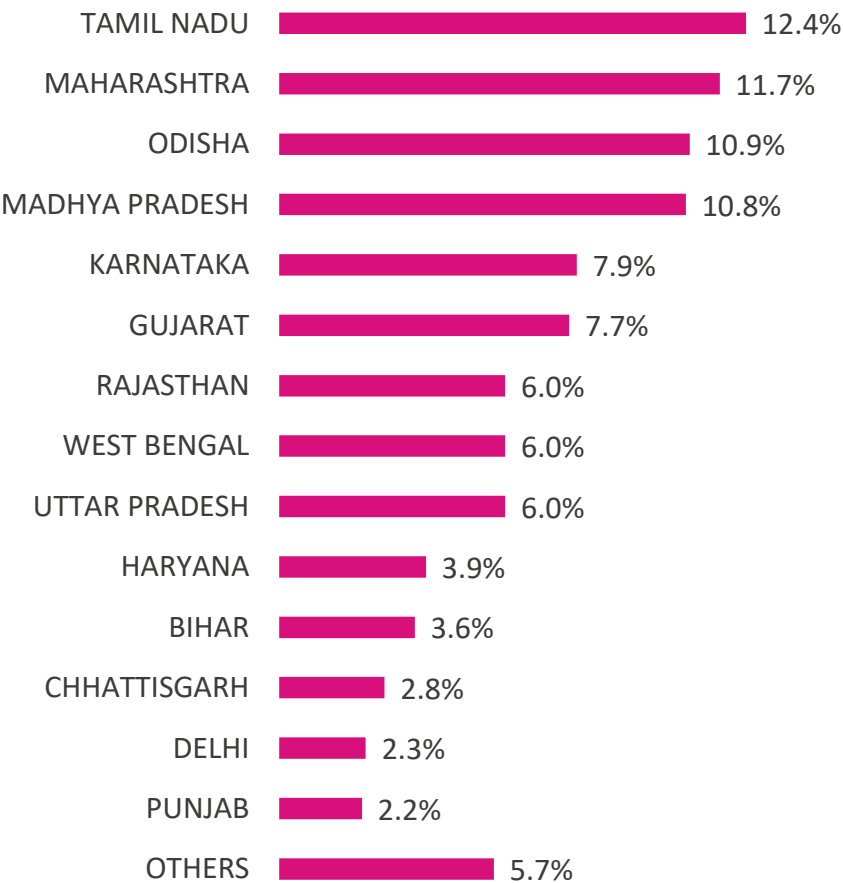
- In FY26-27, Rs. 80–90 crore is projected to be payable towards Guarantee Premium, with Rs. 120–140 crore expected as claim receivables.
- By March 2027, ~96% of the unsecured portfolio will be covered under the Guarantee Program as new disbursements continue to be added each quarter under the Guarantee program.
- While Net Interest Margins (NIMs) will remain unaffected, the guarantee fee will have a marginal impact on Opex.
- RoA is expected to improve by 50-70 bps once claim recoveries begin.

National franchise with strong brand recognition

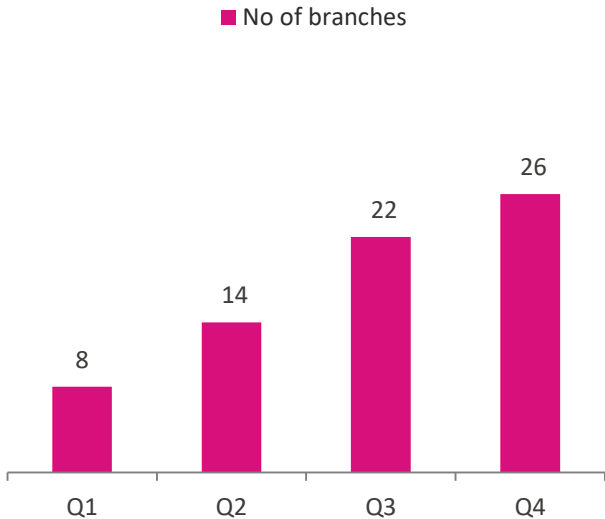
Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

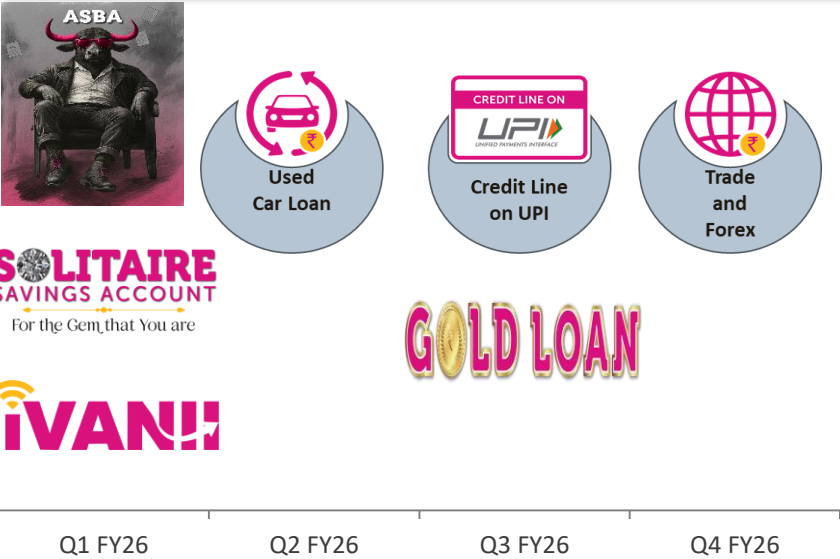
814 Outlets; Presence in 23 States and 2 UTs



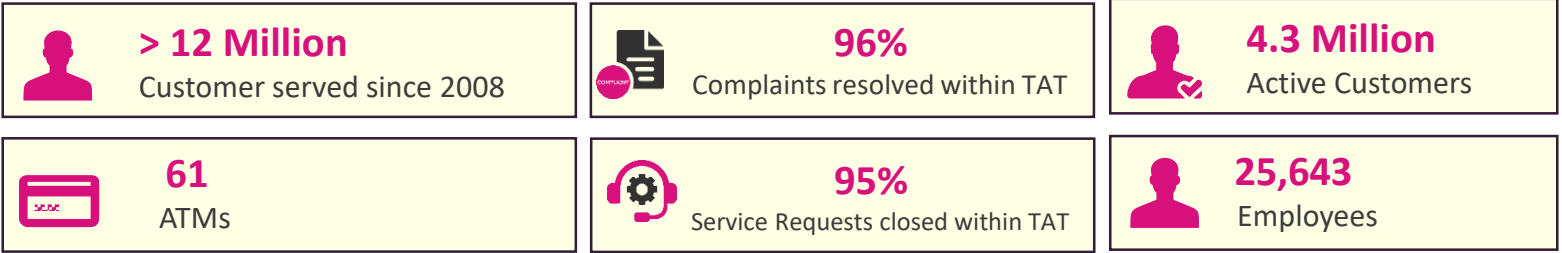
Expansion plan for FY26¹



New Products launch plan



Key customer and delivery channel metrics



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

PAT at Rs 177 Crs for H1 post accelerated provisioning of Rs 222 Crs

Particulars	Q2 FY25	Q1 FY26	Q2 FY26		H1FY25	H1FY26
Regulatory Provision	149	46	132		291	178
Accelerated Provision	61	150	72		115	222
PBT	88	102	75		249	177
DTA	(8)	-	-		(19)	-
PAT	97	102	75		267	177
Adjusted PAT¹	149	252	147		364	399
Adjusted RoA²	1.8%	2.6%	1.5%		2.2%	2.0%
Adjusted RoE²	15.4%	23.7%	13.7%		19.1%	18.5%

Particulars	Q2 FY25
CGTMSE/ CGFMU book included in NPA	60
Excess provision created on the same (PCR)	67%
Excess provision amount	40

NPAs of Rs 60 Crs from CGFMU/ CGTMSE pool, impacting accelerated provisioning by ~Rs 40 Crs to remain < 1% NNPA.

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

On track for advances growth of 20% for the year

- Advances¹ growth of 20% y-o-y and 6% q-o-q to Rs. 31,655 Crs
- Secured growth rate of 34% y-o-y and 8% q-o-q
- MSME growth back, on track for more than 20% annualised growth
- Gold - 18% q-o-q, Two wheeler 13% q-o-q and Affordable housing 7% q-o-q growth continues to show good momentum
- Secured book now @ 72.5% v/s 64.6% in H1 FY25
- Unsecured degrowth by **7% y-o-y**. Growth of 0.2% q-o-q to Rs. 8,715 Crs.
- ~49% of MFI book covered under Guarantee program.

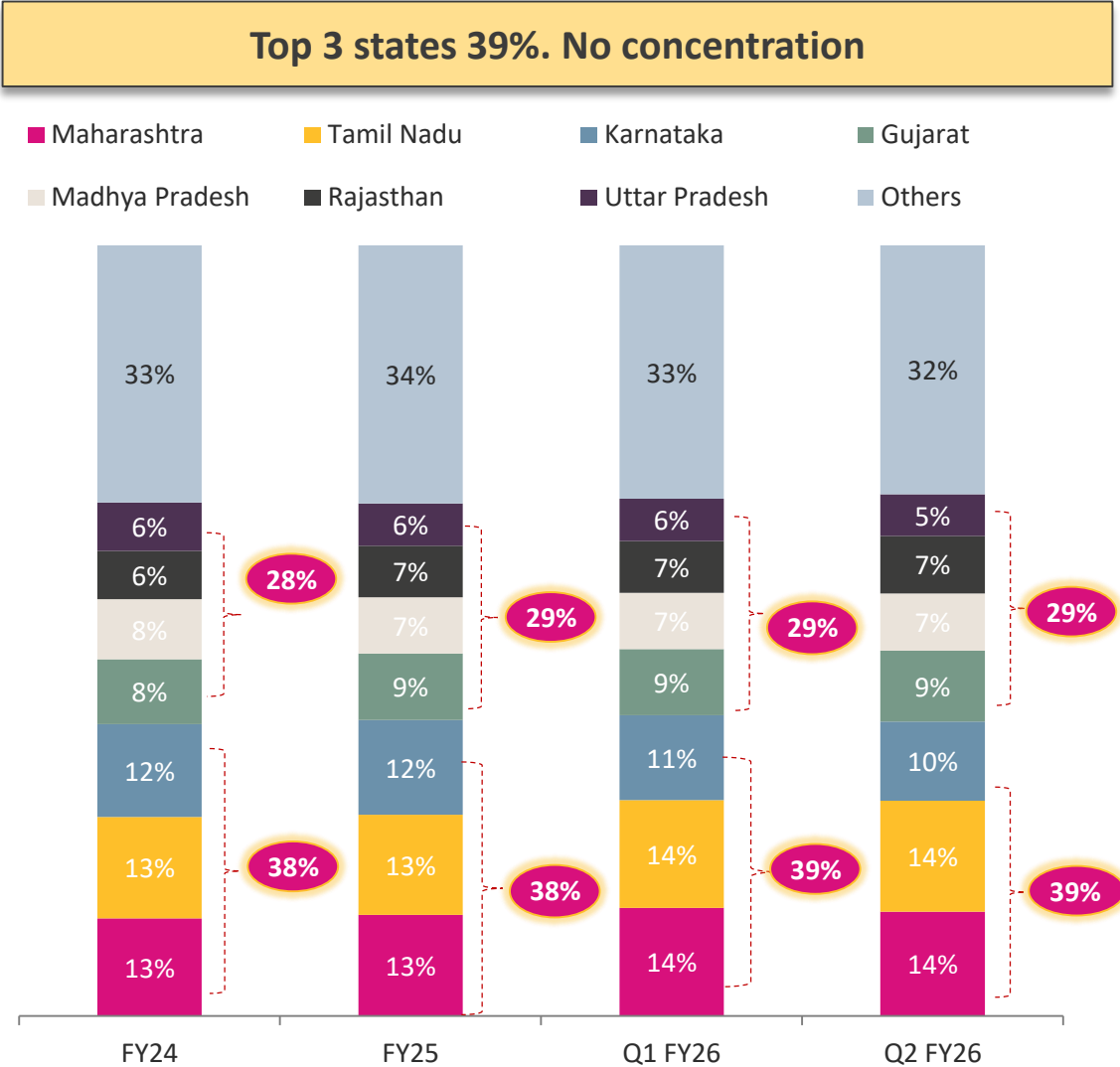
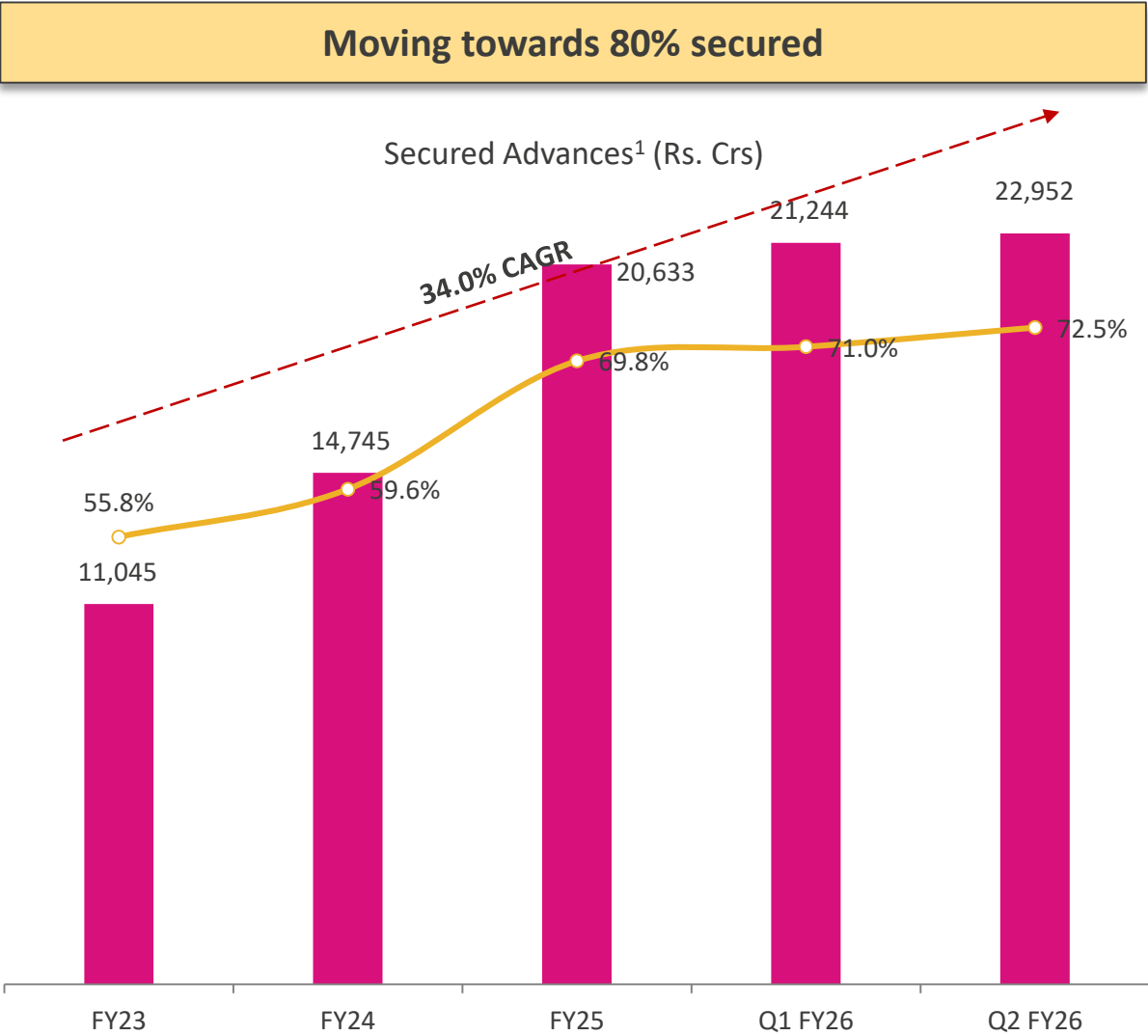
¹Advances includes IBPC & Securitisation Book

GLP crosses Rs 30,000 Crs with Affordable Housing and Micro LAP book of 13,000 Crs; Secured growth @ 8% q-o-q

Category of Advance ¹ (As at September 30, 2025)		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	7,000	1.22	34.4%	7.1%	0.6%	0.4%	50.0%
	Micro LAP	6,027	0.65	17.8%	1.8%	1.7%	0.9%	35.9%
	MSME Loans	4,767	7.75	27.3%	12.8%	1.5%	0.8%	44.2%
	Term Loans To NBFCs	2,032	231.53	41.9%	2.3%	0.0%	0.0%	NA
	Two-wheeler Loans	1,284	0.06	97.3%	12.8%	1.2%	0.0%	NA
	Gold Loans	1,480	0.08	204.5%	17.5%	1.6%	1.4%	54.8%
	Loan against FD	350	NM	(17.9%)	101.3%	0.0%	0.0%	NA
	Total Secured Advances	22,940		34.4%	8.0%	1.1%	0.6%	
Unsecured Advances		8,715	0.04	(6.8%)	0.3%	7.1%	1.6%	NA

Note: ¹Advances includes IBPC & Securitisation Book | ² Average Ticket size is based on closing GLP | 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



¹Advances includes IBPC & Securitisation Book



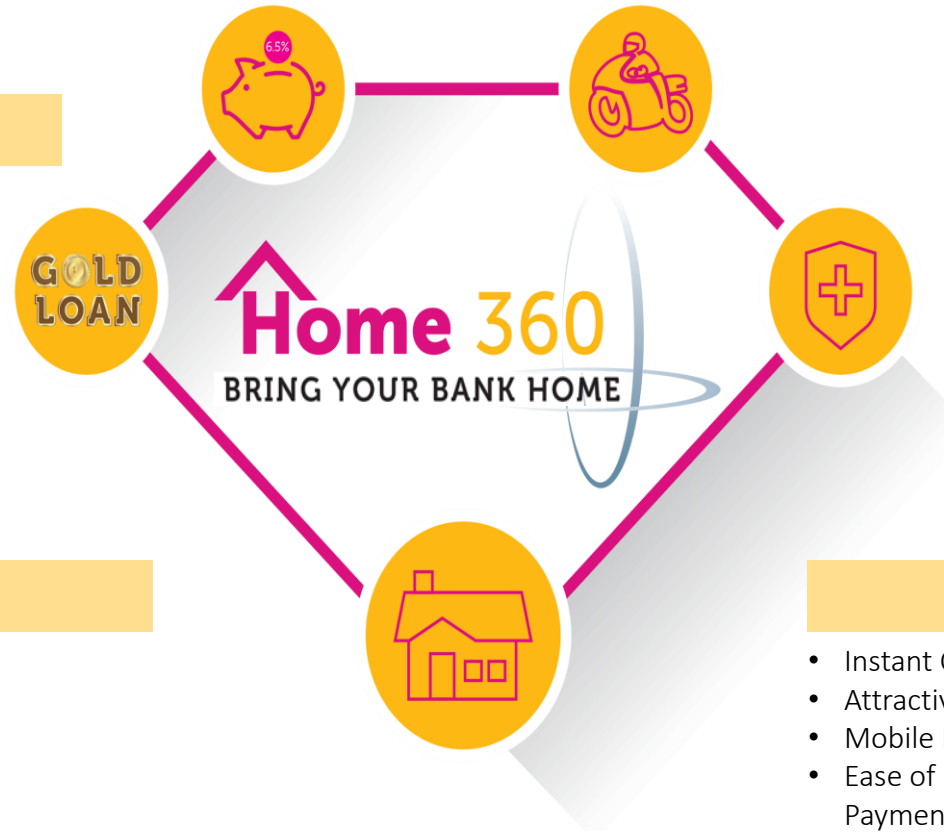
Home Loan leading to Anchor Bank
with Multiple Product Offerings and Special Benefits

Pre-approved Business Loan

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

Gold Loan

- Zero Processing Fees
- Quick Disbursement in 30 minutes



Two Wheeler loans

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

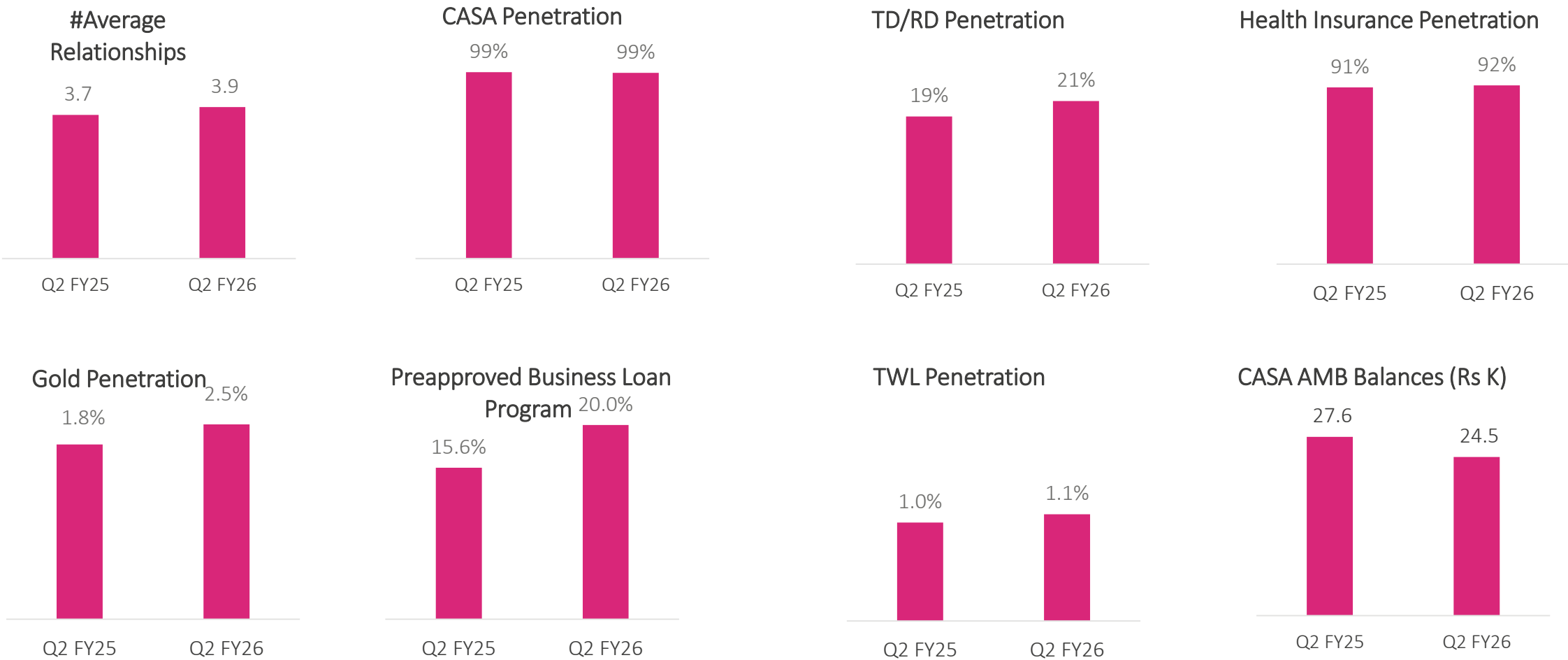
Health Insurance

- Hospi Cash cover designed to suite the segment

Linked Savings/Current Account

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

Anchor Bank Positioning for Rising India



#Average Relationship including Property insurance and Life insurance is at 6.3 and 6.0 for period ended Q2FY26 and Q2FY25 respectively

MFI – improved disbursement resulting in growth in Q2

Product Wise Advances ¹	Sep-25	Digital Payment	ATS ²	y-o-y Growth	q-o-q Growth	GNPA ³	NNPA ³	PCR
Individual Loan	4,985	43.5%	52,912	(0.5%)	(1.3%)	1.6%	1.0%	38.6%
- Agri	1,411	29.0%	48,957	25.3%	(5.2%)	0.6%	0.2%	65.6%
- Non Agri	3,574	49.7%	54,653	(8.0%)	0.4%	2.0%	1.3%	35.3%
BC Book	1,390	46.6%	28,493	(28.7%)	(7.1%)	23.6%	3.5%	88.2%
Agri Group	1,036	13.6%	23,620	(40.7%)	(2.8%)	17.1%	2.3%	88.7%
Group Loans	1,304	24.5%	38,688	103.6%	21.1%	2.4%	2.0%	16.0%
Total Unsecured	8,715	36.2%	39,988	(6.8%)	0.3%	7.1%	1.6%	78.2%

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

Deposit Leads the Growth Story

- Deposits growth of 31% y-o-y and 11% q-o-q to Rs. 32,532 Crs
- CASA growth of 20% y-o-y and 14% q-o-q to Rs. 5,960 Crs
- Term Deposits growth of 34% y-o-y and 10% q-o-q to Rs. 26,572 Crs
- CD ratio at 82.7% after adjusting for refinance which was availed from NABARD, SIDBI, NHB, Mudra
- CD ratio improving to 91.4% v/s 100.2% as at 30th September 2024
- LCR at 170% as at 30th September 2025
- Cost of deposits reduces by ~10 bps to 7.88% for Q2 FY26
- ASBA feature attracting CASA balance

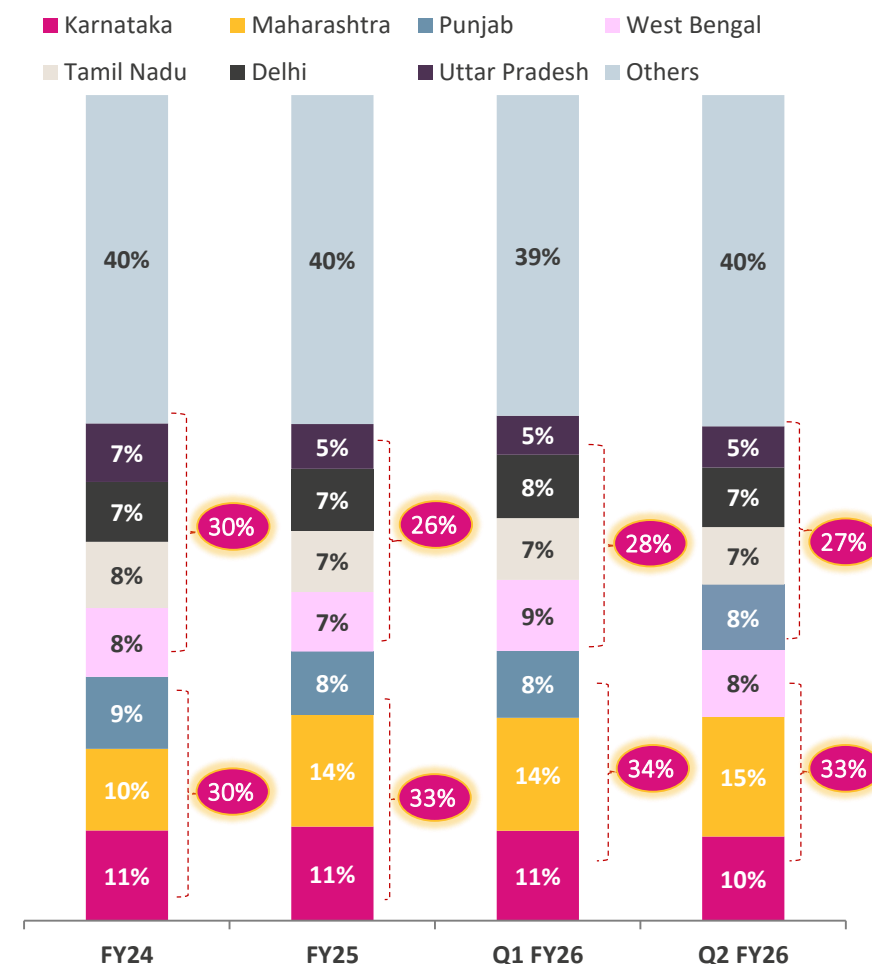
Reduction in cost of funds along with overall growth in Deposits

Particulars	Sep-25	Jun-25	Sep-24	q-o-q (%)	y-o-y (%)
CASA	5,960	5,233	4,977	13.9%	19.8%
TD	26,572	24,193	19,831	9.8%	34.0%
Total Deposits	32,532	29,426	24,808	10.6%	31.2%

Particulars	Q2 FY26	Q1 FY26	Q2 FY25
CASA Ratio	18.3%	17.8%	20.1%
Cost of Funds	7.9%	8.0%	8.0%

- Credit to Deposits ratio reducing from **100.2%** in Sep-24 to **91.4%** in Sep-25 as the deposits continue to grow faster than advances.
- Credit to Deposits ratio (reducing refinance from Advances) at **82.7%**.
- **Non-callable** forms **51%** of Bulk Deposit and **87.9%** of Bulk Deposits are contracted at 1 year and above.
- **91.7%** of Retail deposits are contracted at 1 year and above.
- **LCR at 170%** as on 30th Sep-25

Top 3 states 33%. No concentration



Expanding Digital Footprint

Digital Channels



Key Highlights

4.5

Continued to be the top rated banking apps

48%

y-o-y Growth - Txn Volume

110%

y-o-y Growth - MB Registration

49%

y-o-y Growth - MB Txn Volume

32%

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

21,414 QR Codes Installed across merchants

Digital Adoption



80%

y-o-y UPI in-app transactions value



27%

y-o-y growth in NACH transactions



76% of customers carded during Q2 FY26
82% of customer base carded

Q2 Highlights q-o-q – GLP / Deposits crosses Rs 30,000 Crs

Assets	Liabilities	Asset Quality	Capital Quality	Return Ratios	P&L Metrics
Rs. 31,655 Crs 5.8% Advances ¹ Growth (q-o-q)	Rs. 32,532 Crs 10.6% Deposits Growth (q-o-q)	2.8% [2.8%] Gross NPA ³	Rs. 410 [Rs. 403] BVPS	0.7% [1.1%] ROA	Rs. 75 Crs [102 Crs] PBT
73% [71%] Share of Secured Advances ¹	62.1% [60.2%] Retail Deposits ²	0.9% [0.9%] Net NPA ³	20.7% [20.5%] CRAR ⁴	7.1% [9.8%] ROE	Rs. 279 Crs [298 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 is after including interim profits for both period | Figures in [] represent Q1 FY26 data

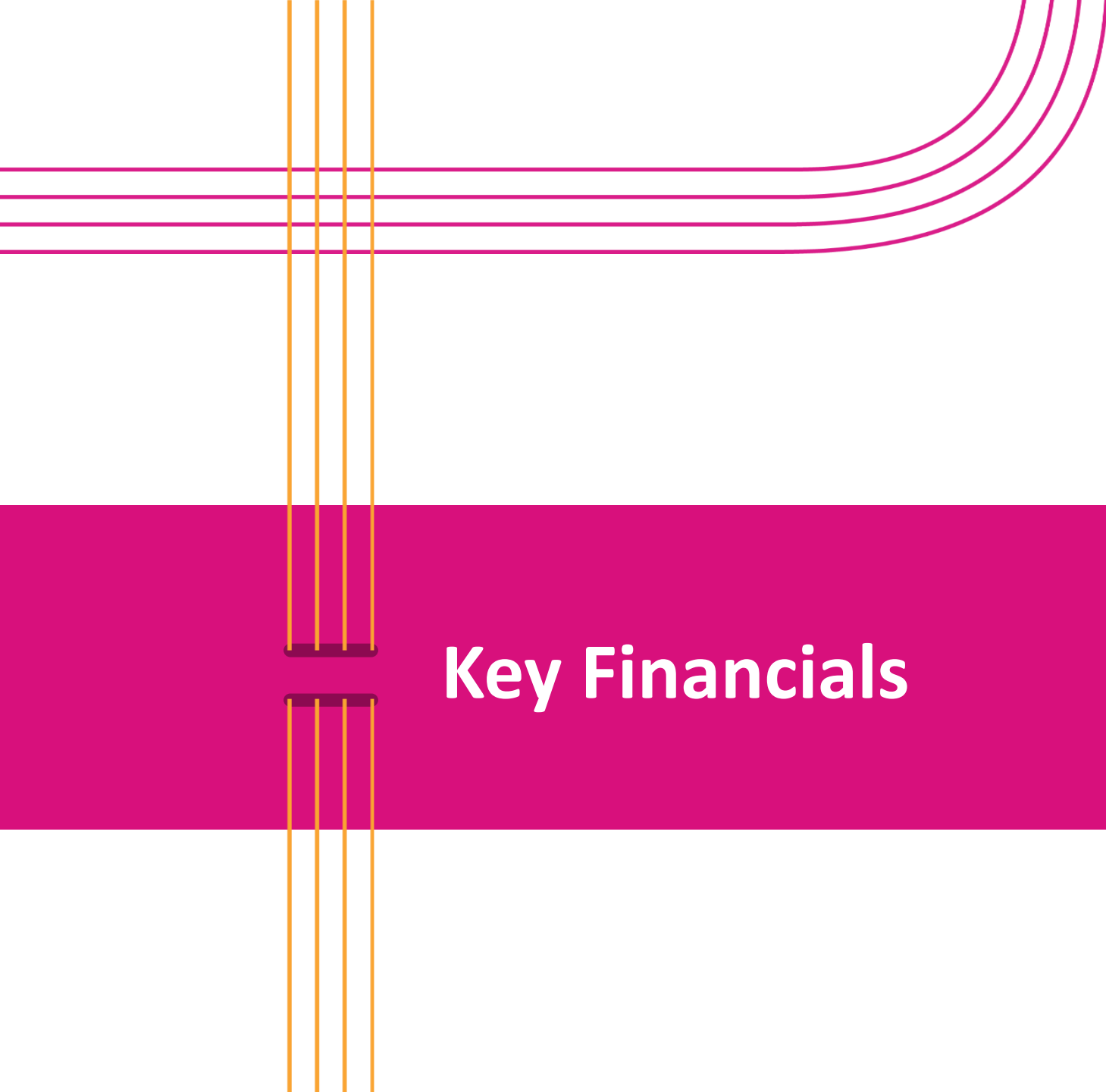
H1 Highlights y-o-y – secured now at 73%

Assets	Liabilities	Asset Quality	Capital Quality	Return Ratios	P&L Metrics
Rs. 31,655 Crs 19.9% Advances ¹ Growth (y-o-y)	Rs. 32,532 Crs 31.1% Deposits Growth (y-o-y)	2.8% [2.9%] Gross NPA ³	Rs. 410 [Rs. 369] BVPS	0.9% [1.6%] ROA	Rs. 177 Crs [249 Crs] PBT
73% [65%] Share of Secured Advances ¹	62.1% [63.4%] Retail Deposits ²	0.9% [0.9%] Net NPA ³	20.7% [20.3%] CRAR ⁴	8.4% [14.3%] ROE	Rs. 577 Crs [654 Crs] PPOP

ROA and ROE is after considering DTA of Rs. 19 crores in H1 FY25 and Nil in H1 FY26

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

⁴CRAR is after including interim profits for both period | Figures in [] represent H1 FY25 data

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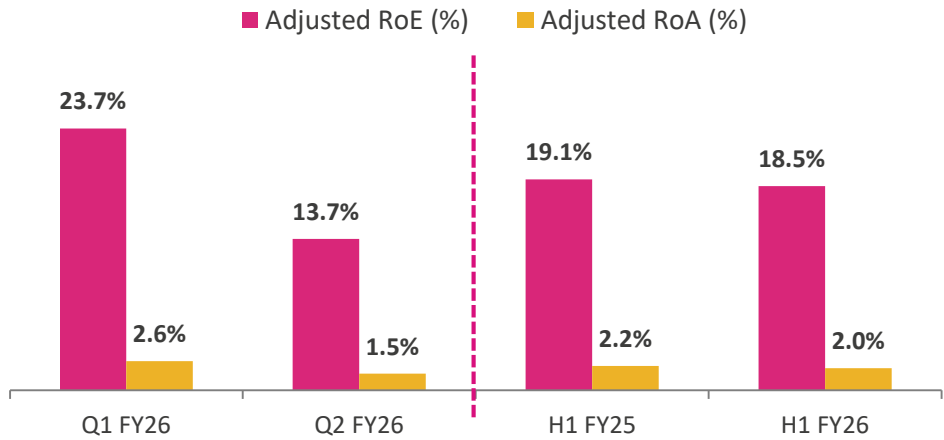
Jana Small Finance Bank

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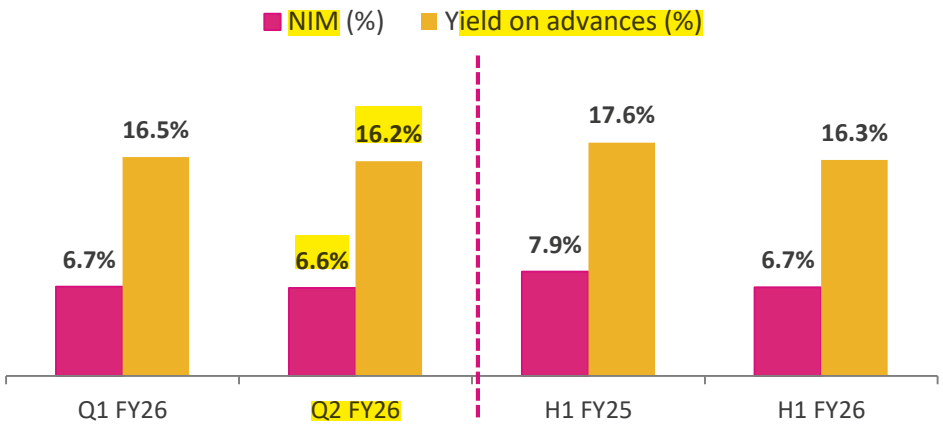
Key Financials

Financial Ratios

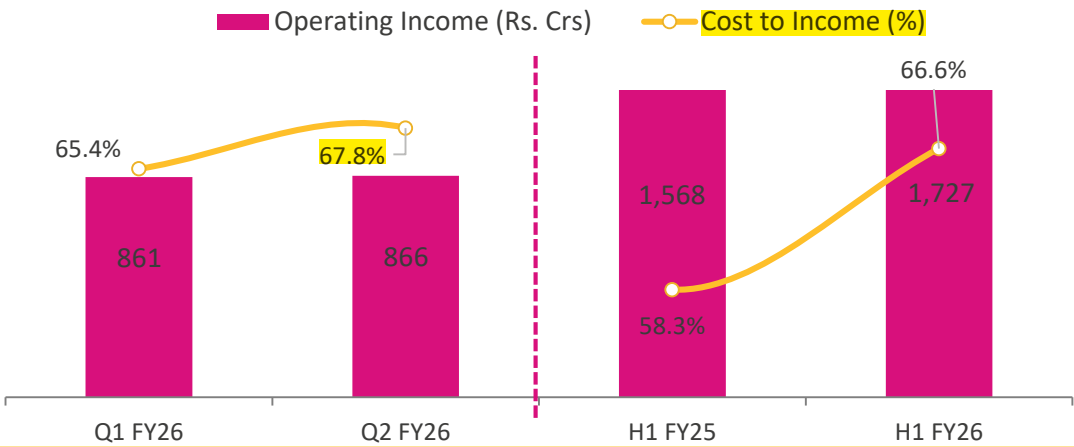
RoA and RoE



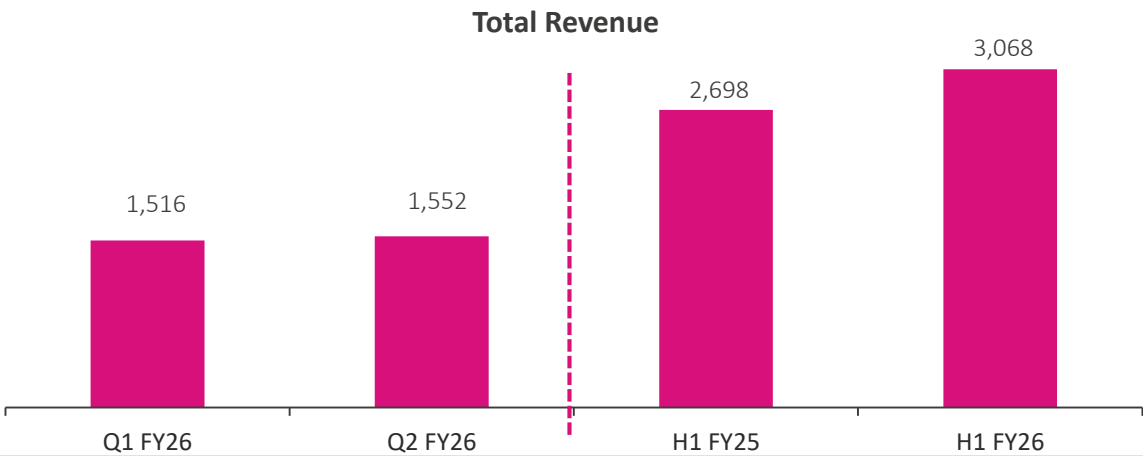
Yield and NIMs



Operational efficiencies



Total Revenues growth – 14% y-o-y / 2% q-o-q growth



*RoA and RoE are computed after adding back accelerated provision and removing DTA impact for the respective periods | Reported RoA and RoE for Q1 FY 26 are 1.1% and 9.8% respectively | Reported RoA and RoE for Q2 FY 26 are 0.7% and 7.1% respectively | Reported RoA and RoE for H1 FY 25 are 1.6% and 14.3% respectively | Reported RoA and RoE for H1 FY 26 are 0.9% and 8.4% respectively
#NIM for Q1 has been restated

Credit cost summary

Particulars	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26
Regulatory Provision	81	76	46	132
Accelerated Provision	93	97	150	72
Credit Cost	174	173	196	204
Less: Recoveries under Other Income	37	42	31	33
Less: Accelerated Provision	93	97	150	72
Net Credit Cost	44	34	15	99

GNPA Movement	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26
Opening GNPA Balance	755	758	729	804
Additions during the period ¹	437	469	515	591
Less: Recoveries & Write offs during the period	434	498	440	544
Closing GNPA Balance	758	729	804	850
GNPA²	2.71%	2.54%	2.76%	2.75%
NNPA²	0.91%	0.88%	0.89%	0.90%
PCR	66.90%	66.09%	68.15%	67.93%
PCR including technical write-offs	80.16%	80.23%	82.25%	82.05%

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

Strong PCR across all businesses especially Secured

GNPA and NNPA

Particulars	Secured	Unsecured	BC	Total
Gross NPA	255	288	328	871
Net NPA	145	95	39	279
LTV	38.4%			
Gross NPA ¹ %	1.1%	3.9%	23.6%	2.8%
Net NPA ² %	0.6%	1.3%	3.5%	0.9%
PCR %	43.2%	66.9%	88.2%	67.9%
PCR % (incl tech write-off)	70.2%	86.6%	89.2%	82.0%

Restructured Portfolio @ 0.2% of Advances²

Particulars	Sep-25
Group Loans	1
Agricultural and allied Loans	0
Individual and Micro Business loans	0
Total Unsecured Book	2
MSE	42
Affordable Housing	6
Micro LAP	7
Total Secured Book	55
Total Book	57
% of Advances²	0.2%

P&L Statement

Particulars	Q2 FY25	Q1 FY26	Q2 FY26
Interest Income	1,166	1,252	1,305
Interest Expense	572	655	686
Net Interest Income	594	597	618
Other Income	176	264	247
Operating Income	769	861	866
Operating Expenses	471	563	587
Operating Margin	299	298	279
Provisions and Contingencies	210	196	204
Profit Before Tax	88	102	75
Taxes	(8)	-	-
Profit After Tax	97	102	75

H1 FY25	H1 FY26
2,333	2,557
1,129	1,341
1,204	1,215
365	512
1,568	1,727
914	1,150
654	577
406	400
249	177
(19)	-
267	177

Break-up of Other Income for Q2 FY26:

Other Income includes:

- Commission, exchange and brokerage – Rs. 188 crores [Rs. 169 crores]:
 - Processing Fee - Rs. 93 crs [Rs. 72 crs]
 - Insurance commission - Rs. 24 crs [Rs. 50 crs]
 - Other fees - Rs. 71 crs [Rs. 47 crs]
- Profit on sale of investments – Rs. 5 crores [Rs. 49 crores]
- Miscellaneous Income – Rs. 51 crores [Rs. 49 crores]:
 - Income from sale of PSLC - Rs. 18 crs
 - Recoveries - Rs. 33 crs [Rs. 31 crs]

Balance Sheet – Robust Financial Position

Particulars	Sep 30, 2024	June 30, 2025	Sep 30, 2025
CAPITAL AND LIABILITIES			
Capital	105	105	105
Reserves & surplus	3,756	4,126	4,209
Deposits	24,808	29,426	32,532
Borrowings	3,547	4,225	3,810
Other liabilities and provisions	1,218	1,484	1,531
TOTAL	33,434	39,367	42,188
ASSETS			
Cash and balances with RBI	1,400	2,519	2,334
Balances with banks	504	496	349
Investments	5,816	7,594	8,644
Advances	24,861	27,825	29,743
Fixed assets	151	159	177
Other assets	702	774	940
TOTAL	33,434	39,367	42,188

Borrowings:

Borrowings includes

- Refinance - Rs. 2,823 crores
- Tier-2 capital - Rs. 125 crores
- Others incl call - Rs. 863 crores

Fresh borrowings from SIDBI during the quarter for Rs. 160 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

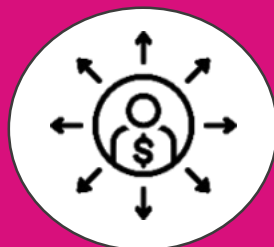
We continue to increase our secured business proportion each year.

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

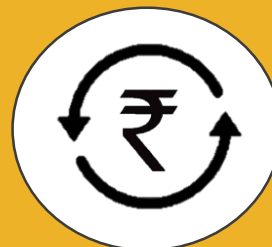
Digital with high standards of governance and customer service are key components of our DNA



GLP
Growth
~20%



Deposits
Growth
~18-20%



PAT Growth
~0-2%



ROA
1.1% - 1.5%



ROE
10% - 15%

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	Name & Designation	Past Experience
 Ramalingam Ramaseshan Part-Time Chairman and Independent Director	National Commodity and Derivative Exchange Ltd.	 Pammi Vijaya Kumar Non-Executive Independent Director	Reserve Bank of India	 Ajay Kanwal Managing Director & Chief Executive Officer	- Standard Chartered Bank - CitiBank
 Dr. Subhash C Khuntia Non-Executive Independent Director	- Former IRDAI Chairman - Various Departments in Government of India	 Mr. Dinesh C Patwari Non-Executive Independent Director	Income Tax Department of India	 Krishnan Subramania Raman Executive Director, Head of Retail Financial Services	- Standard Chartered Bank - Mashreq Bank PSC
 Chitra Talwar Non-Executive Independent Director	- Britannia Industries - PepsiCo	 Mr. Rakesh Joshi Non-Executive Independent Director (Additional Director)	Insurance Regulatory and Development Authority of India (IRDAI)	 Ramesh Ramanathan Non-Executive Non-Independent Director	Citibank
 Kumbha Srinivas Nayak Non-Executive Independent Director	- Standard Chartered Bank - Idea Ltd.			 Rahul Khosla Non-Executive Non-Independent Director	- Max Group - Visa International Service Association

Experienced and professional management and Board

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 Head – Two Wheeler Finance	- 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 of Treasury and Capital Markets	- State Bank of India - HDFC Bank - Bank of India	 Asheesh Maroo 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

*Mr. Ganesh Nagarajan, current COO, has resigned and will continue till 17th November 2025.

Jana's excellence being recognized at different Forums



In July 2025, JSFB has been honored with the “Highest Guarantee Coverage, FY 2025” award under the Performance-Based Award (Small Finance Bank category) by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) during its Silver Jubilee celebrations. This recognition highlights Jana SFB’s achievement of securing the highest guarantee coverage among small finance banks under the CGTMSE scheme.



In August 2025, Jana Small Finance Bank has been recognized as the Runner-up for “Best Small Finance Bank in Growth” by the Indian Chambers of Commerce at the 3rd Emerging Asia Banking Conclave & Awards held in New Delhi.



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even on Blocked Funds

0 Charges
on IMPS
on transferring to
your Trading Account

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Internet Banking

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*Interest Rates are subject to change from time to time without prior notice.
For more details, visit www.janabank.com

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- Available Pan India*
- Instant digital approval with our paperless scorecard journey*

For any queries please email to nikhil.agarwal01@janabank.com



JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

*For Internal Communication Only.

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IVAN!!
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HIGHER CASH DEPOSIT LIMIT*

UNLIMITED FREE IMPS, NEFT & RTGS*

VALUE ADDED SERVICES*



*TnC Apply
For more details, visit www.janabank.com

Jana Small Finance Bank

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For businesses that demand more than a current account.

INTRODUCING THE

Signature

CURRENT ACCOUNT



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Abbreviations

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