



JSFB/SEC/2024-25/101

21st October 2024

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 half year ended 30th September 2024

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

Dear Sir/Madam,

Please find enclosed herewith, investor presentation on the business and financial performance of the Bank for the quarter ended 30th September, 2024.

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

Thank you
Yours faithfully
For Jana Small Finance Bank Limited

Lakshmi R N
Company Secretary & Compliance Officer

JAMA KARO, JANA KARO

Registered Office:

Jana Small Finance Bank Limited
The Fairway Business Park, # 10/1, 11/2 & 12/2B, Off
Domlur, Koramangla Inner Ring Road, Next to Embassy Golf
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Jana Small Finance Bank

Investor Presentation H1 FY'2025







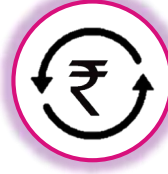
**Jana Small
Finance Bank**

A SCHEDULED COMMERCIAL BANK

Executing on secured strategy and Anchor banking despite MFI challenge

- Deposits growth of 31% y-o-y and 10% from Mar-24, TD and CASA growth 9% and 12% respectively from Mar-24
- Advances growth of 17% y-o-y and 7% from Mar-24. Secured grows to 65% from 60% (Mar-24)
- Secured and Unsecured growth of 16% and (7%) respectively from Mar-24
- Capital Adequacy at 18.8% with Tier-1 CRAR of 17.8%. Strong liquidity with LCR of 261%
- ROA at 1.6% and ROE at 14.5% for H1 FY 25
- GNPA at 2.86% led by MFI stress, NNPA at 0.95% and PCR at 67.2%
- H1 FY 25 PAT of Rs. 267 crores after accounting for an additional provision of Rs. 115 crores and adding DTA of Rs. 19 crores.
- Considering interim PAT for H1 FY25, the CRAR is 20.3%

Highlights H1 FY 25 – PAT at 267 crores with NNPA of 0.95% & PCR 67.2%

Assets	Liabilities	Asset Quality	Capital Structure	Operational Metrics	Ratios	P&L Metrics
						
Rs. 26,411 Crs / 17.3% Advances ¹ / Growth (y-o-y)	Rs. 24,808 Crs / 31.0% Deposits / Growth (y-o-y)	2.86% [2.31%] Gross NPA*	3,861 Crs [2,569 Crs] Net worth	776 [771] Banking Outlets	1.6% [1.6%] ROA	Rs. 267 Crs [213 Crs] PAT
Rs. 8,457 Crs / (0.3%) Disbursements / Growth (y-o-y)	63.4% [71.1%] Retail Deposits ²	0.95% [0.82%] Net NPA*	18.8% [17.5%] CRAR	22/2 Presence in States/UTs	14.5% [19.5%] ROE	Rs. 654 Crs [556 Crs] PPOP
65% [59%] Share of Secured Advances ¹	8.0% [7.4%] Cost of Funds	67.2% [64.9%] Provision Coverage Ratio	17.8% [15.7%] Tier I Capital Adequacy Ratio	4.50 Mn [4.87 Mn] Active Customers	7.8% [7.9%] NIM	Rs. 1,204 Crs [988 Crs] NII

ROA, ROE and Networth is after considering small DTA of Rs. 19 crores in H1-FY 25 and Nil in H1-FY 24

¹Advances includes IBPC & Securitisation Book | ²Retail Deposits includes term deposits with value less than three crores (As per recent amendment in Interest Rate on Deposits - RBI Master Direction)

*Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book | CRAR and Tier-1 capital adequacy does not consider interim profits of H1-FY 25 | Figures in [] represent H1 FY24 data | 1.23 million dormant customer accounts closed in Q1-FY 25.

Secured at 65% with NIM @7.7% given MFI degrowth

Assets	Liabilities	Asset Quality	Capital Structure	Operational Metrics	Ratios	P&L Metrics
Rs. 26,411 Crs / 2.5% Advances ¹ / Growth (q-o-q)	Rs. 24,808 Crs / 4.6% Deposits / Growth (q-o-q)	2.86% [2.51%] Gross NPA*	3,861 Crs [3,757 Crs] Net worth	776 [780] Banking Outlets	1.2% [2.1%] ROA	Rs. 97 Crs [171 Crs] PAT
Rs. 4,296 Crs / 3.3% Disbursements / Growth (q-o-q)	63.4% [64.7%] Retail Deposits ²	0.95% [0.95%] Net NPA*	18.8% [19.3%] CRAR	22/2 Presence in States/UTs	10.2% [18.8%] ROE	Rs. 299 Crs [356 Crs] PPOP
65% [62%] Share of Secured Advances ¹	8.1% [8.0%] Cost of Funds	67.2% [62.7%] Provision Coverage Ratio	17.8% [18.2%] Tier I Capital Adequacy Ratio	4.50 Mn [4.39 Mn] Active Customers	7.7% [8.0%] NIM	Rs. 594 Crs [610 Crs] NII

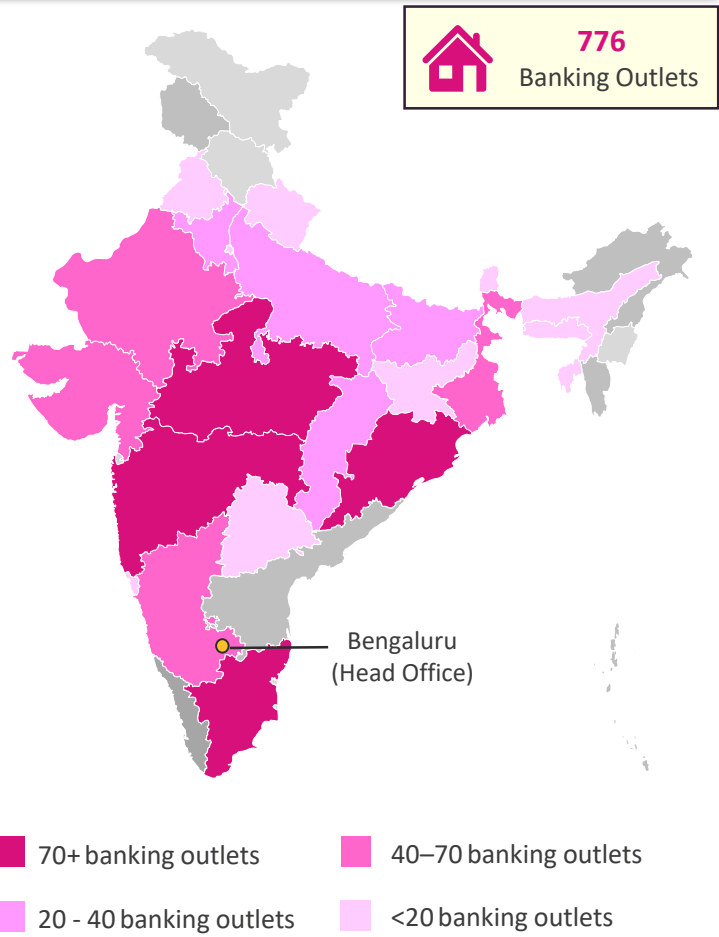
ROA, ROE and Networth is after considering small DTA of Rs. 8 crores in Q2-FY 25 and Rs. 10 crores in Q1-FY 25

¹Advances includes IBPC & Securitisation Book | ²Retail Deposits includes term deposits with value less than three crores (As per recent amendment in Interest Rate on Deposits - RBI Master Direction)

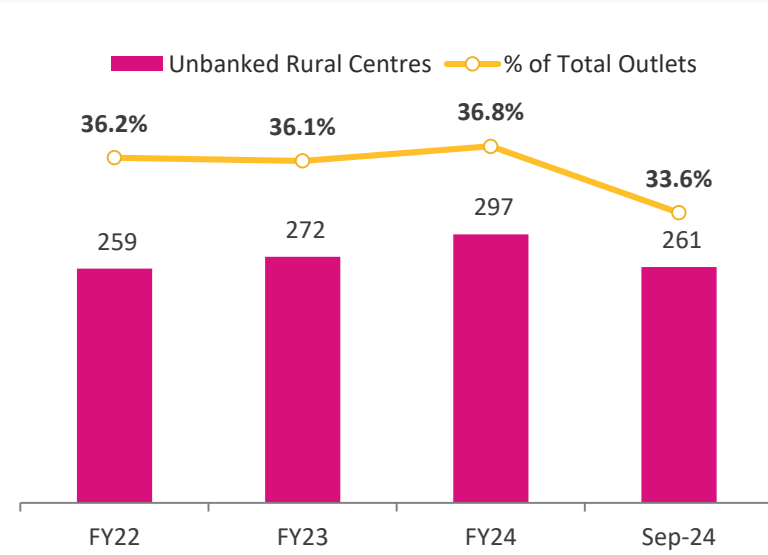
*Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book | CRAR and Tier-1 capital adequacy does not consider interim profits of Q1 & Q2-FY 25 | Figures in [] represent Q1 FY25 data

National franchise with strong brand recognition

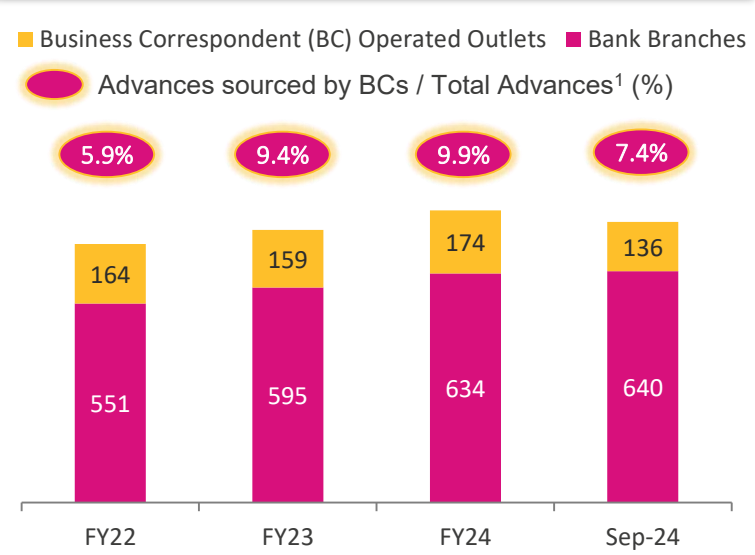
Distribution of bank branches



Presence in Unbanked Rural Centre's



MFI through BCs



Key customer and delivery channel metrics

> 12 Million
Customer served since 2008

22 States / 2 UTs
Geographical presence

4.5 Million
Active Customers as of September 30, 2024

61
ATMs

24,384
Employees as of Sept 30, 2024

¹Advances includes IBPC & Securitisation Book

Affordable Housing and Micro LAP cross 10,000 crores, Unsecured q-o-q growth negative 5%

Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

Category of Advance ¹ (As at September 30, 2024)		AUM	Average Tenure (Months)	Average Ticket Size (Rs. Mn) ²	Advances ¹ Growth y-o-y (%)	Advances ¹ Growth H1 FY 25 (%)	Advances ¹ Growth q-o-q (%)	GNPA ³ (%)	NNPA ³ (%)	LTV ⁴
Secured	Affordable Housing	5,206	214	1.18	43.3%	16.9%	9.9%	1.2%	0.9%	49.6%
	Micro LAP	5,117	131	0.65	24.2%	8.0%	4.2%	2.2%	1.6%	36.0%
	MSME Loans	3,744	137	4.02	16.5%	12.9%	7.4%	2.4%	1.8%	38.2%
	Term Loans To NBFCs	1,432	23	162.81	3.0%	32.3%	3.1%	0.0%	0.0%	NA
	Two-wheeler Loans	651	28	0.06	95.0%	33.5%	17.5%	3.0%	0.6%	NA
	Gold Loans	486	5	0.06	79.7%	67.5%	26.1%	0.9%	0.7%	55.4%
	Loan against FD	426	NM	NM	37.6%	13.4%	2.1%	0.0%	0.0%	NA
	Total Secured Advances	17,063			28.6%	15.7%	7.4%	1.70%	1.20%	
Unsecured	Unsecured Advances	9,348	24	0.04	1.0%	(6.5%)	(5.4%)	4.97%	0.49%	NA

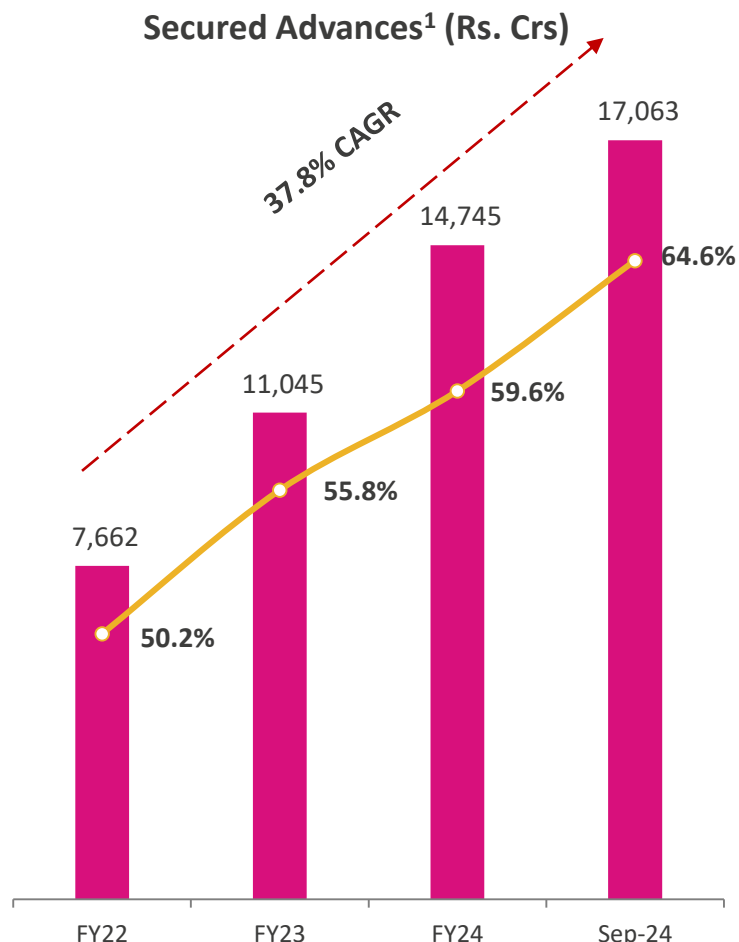
Note: ¹Advances includes IBPC & Securitisation Book | ² Average Ticket size is based on closing AUM | ³Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book | ⁴LTV is based on POS

Secured loan growth at healthy pace with geographic diversification maintained

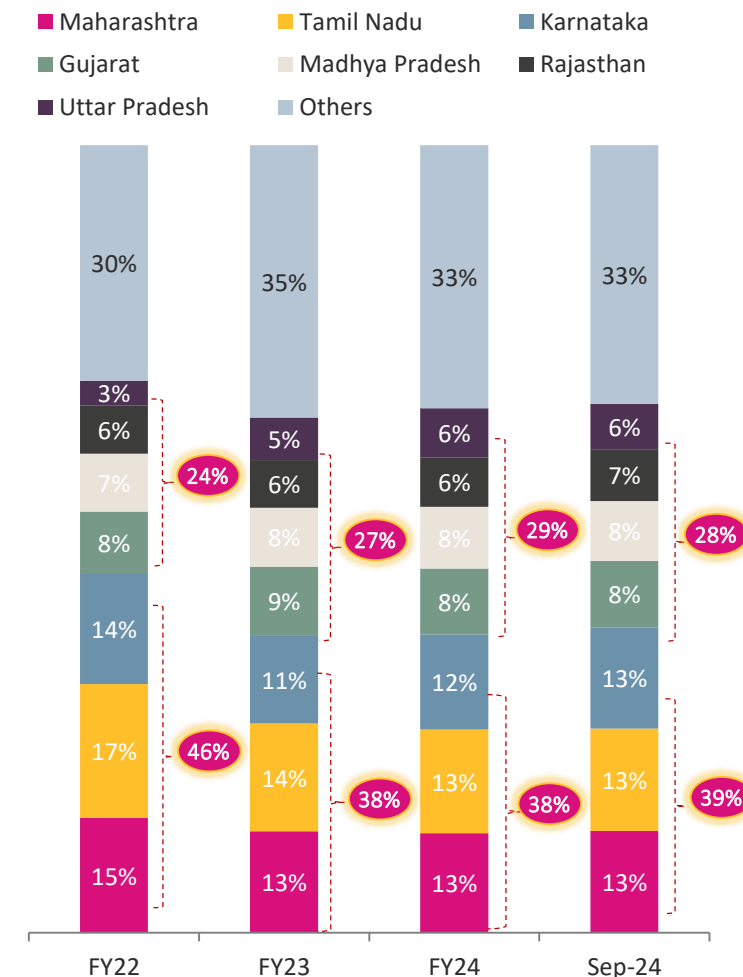
Secured grows by 15.7% from Mar-24

Particulars	Mar-24	Sep-24	YTD Growth
Affordable Housing	4,453	5,206	16.9%
Micro LAP	4,738	5,117	8.0%
MSE	3,317	3,744	12.9%
- Term Loans	2,871	3,036	5.8%
- Supply Chain	378	597	58.0%
- Loans covered by Guarantee	69	112	61.7%
Term loans to NBFC	1,083	1,432	32.3%
Two Wheeler	487	651	33.5%
Gold Loan	290	486	67.5%
ODFD	376	426	13.4%
Total	14,745	17,063	15.7%

Focus on making secured the core



Low geographical concentration



¹Advances includes IBPC & Securitisation Book

Unsecured Loans – Cautious approach

- ❖ MFI : Customer Leverage, BC Performance and Employee Attrition. Jana Relevant
- ❖ MFI : Breakdown of batch discipline:- Individual Loans by us since 2017. Not Jana Relevant
KYC issues:- 100% e-KYC since 2019. Not Jana Relevant

Actions taken:-

- ❖ Customer Leverage:
 - Norms have been further tightened.
 - NTB/ETB:- Maximum unsecured exposure is reduced to 50,000 off us.
 - Total Unsecured Exposure (including Jana):- Reduced to 1,25,000 (excluding 15 cities). Reduced from 1,50,000 for NTB and 2,00,000 for ETB.
 - Total Unsecured Exposure for Jana has always been all bureaus i.e. MFI + Consumer.
- ❖ BC Performance:
 - Out of 17 BCs partners 14 are good, 2 is borderline while 1 is challenging.
 - Service Guarantee is based on disbursements, and will continue to do so.
 - Jana has deputed senior level resources to support 3 BCs for collections to work in partnership with BCs to resolve the issue
 - Additional guardrails for growth added to BCs.

Unsecured Loans – Cautious approach

❖ Employee Attrition:

- Elevated employee engagement:- Family connect and Festival Celebrations.
- ACR(Account to Collector Ratio):- Improved from 357 in Mar'24 to 298 in Sept'24.
- Improved Compensation Program, given increased degree of difficulty.
- Career Path in Two Wheeler and Gold.

❖ Open Items:

- Post Jana, new lender lending to our customers and over leveraging him/her:- No hard rules to stop this but to increase customer education. (MFIN has introduced new guardrails).

❖ Strategy:

- Continue to increase secured product i.e Gold and Two Wheeler in this segment.
- Micro LAP for Small Businesses to be accelerated as an option.
- Increased CGTMSE guarantee for Micro Enterprises borrowing unsecured loans.
- Focus on ETBs including Closed Loan Base.
- BC Business to continue with newly introduced guardrails on their growth.

MFI – BC book showing challenge and degrowth in overall unsecured book

Product Wise Advances ¹	Sep-24	Digital Payment	ATS ²	y-o-y Growth	q-o-q Growth	GNPA ³	NNPA ³	PCR
Individual Loan	5,011	38.1%	47,378	1.7%	(4.2%)	4.2%	0.5%	88.1%
- Agri	1,126	24.4%	47,801	17.3%	(2.5%)	3.8%	0.3%	93.2%
- Non Agri*	3,886	41.5%	47,259	(2.0%)	(4.6%)	4.3%	0.6%	86.8%
BC Book	1,950	27.2%	26,553	(12.7%)	(10.9%)	9.7%	0.7%	93.4%
Agri Group	1,746	7.0%	29,441	(0.1%)	(6.4%)	3.5%	0.3%	91.7%
Group Loans	640	13.7%	35,136	85.4%	7.6%	0.6%	0.1%	79.4%
Total Unsecured	9,348	24.8%	36,415	1.0%	(5.4%)	4.97%	0.49%	90.6%

*CGTMSE Guarantee: Unsecured Book of Rs. 120 crores is covered by CGTMSE. Guarantee program started in Q2-FY 25

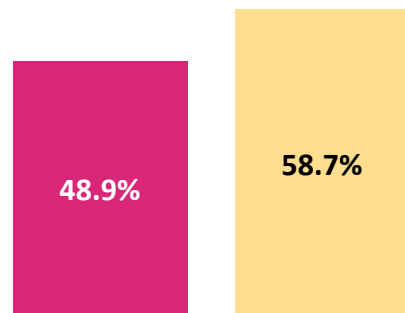
Note:

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MFI business will see bigger growth in existing customers

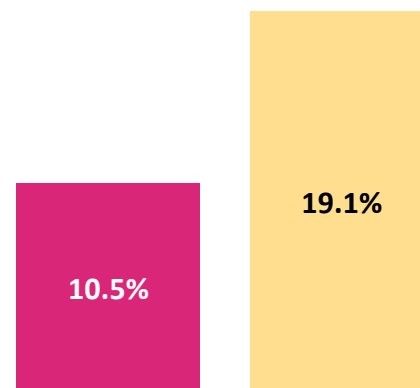
Product (Amt in Crs)	L1	L2	L3	L4+
Agri	2,783	589	50	17
GL	769	56	17	12
IL	304	1,644	1,433	1,675
Overall	3,856	2,289	1,500	1,703

RFS Overall - % Portfolio Existing Customers



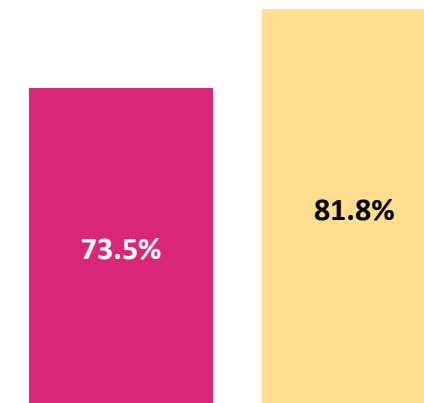
■ Q2 FY24 ■ Q2 FY25

Agri Loans - % Portfolio Existing Customers



■ Q2 FY24 ■ Q2 FY25

GL and IL - % Portfolio Existing Customers



■ Q2 FY24 ■ Q2 FY25

Note - Data relates to MFI customers only

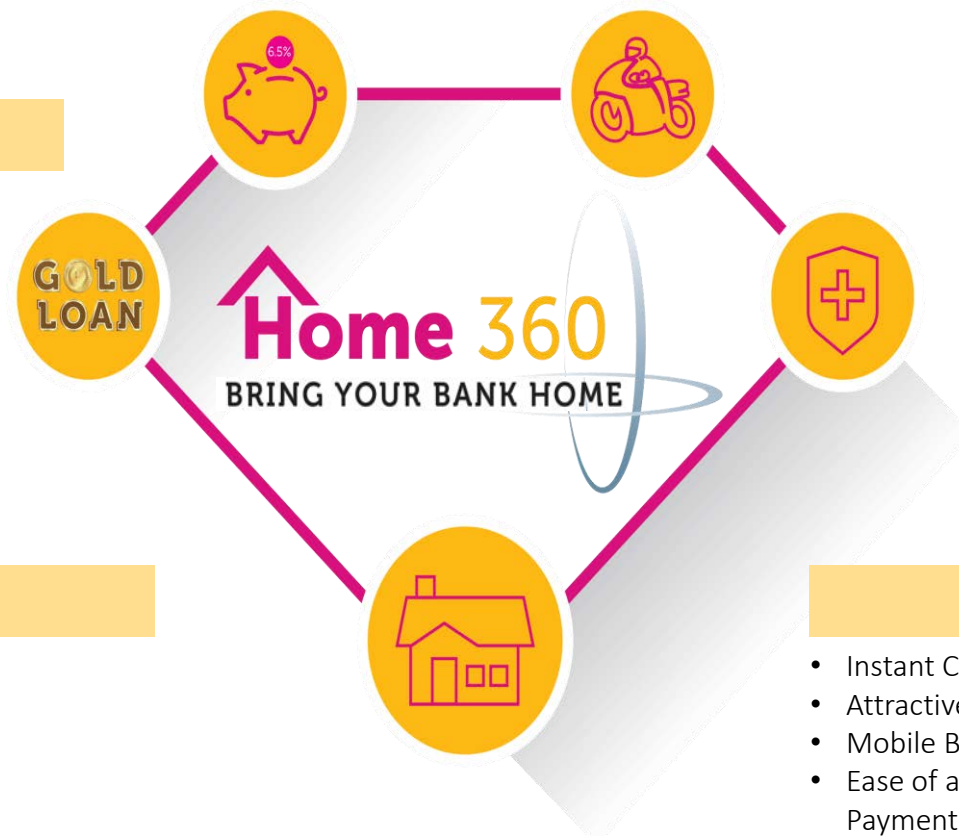
 Home Loan leading to Anchor Bank
with Multiple Product Offerings and Special Benefits

Pre-approved Business Loan

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

Gold Loan

- Zero Processing Fees
- Quick Disbursement in 30 minutes



Two Wheeler loans

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

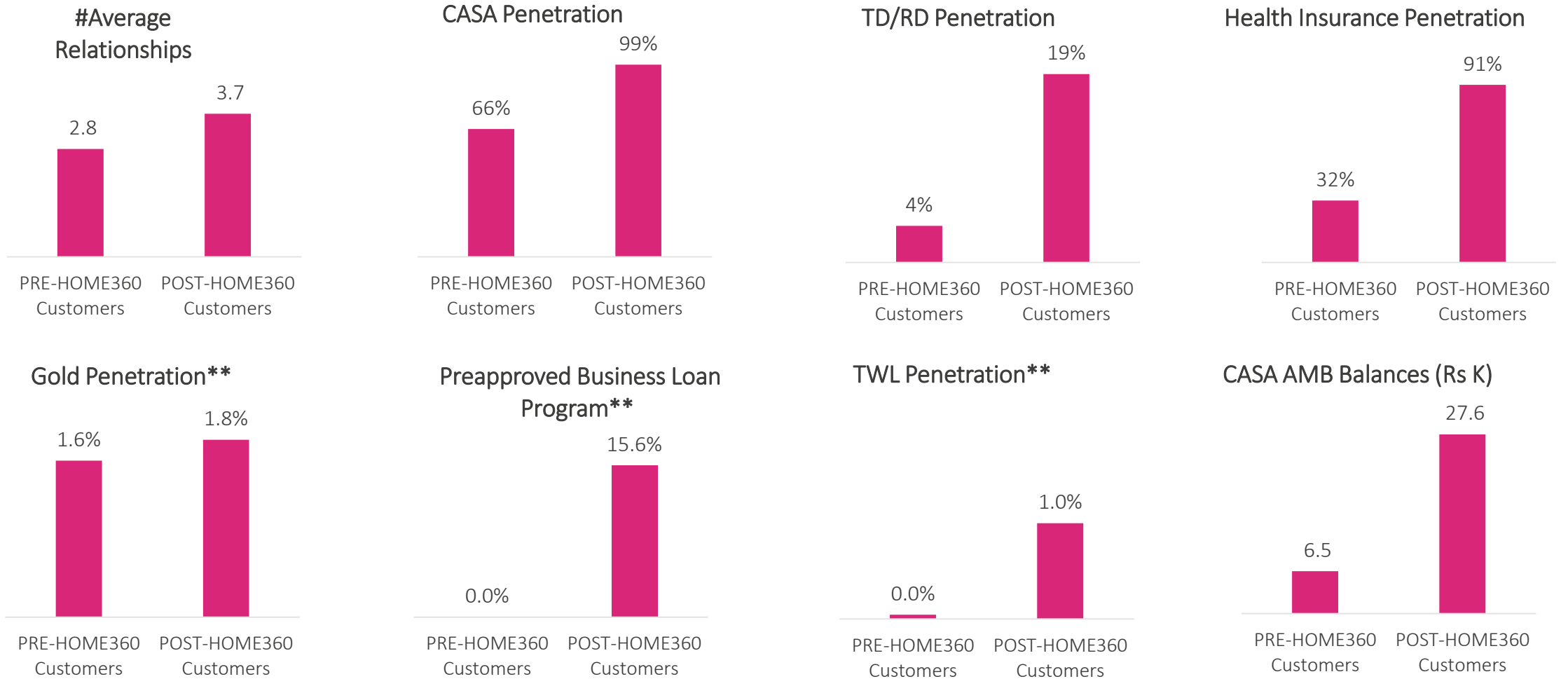
Health Insurance

- Hospi Cash cover designed to suite the segment

Linked Savings/Current Account

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

Becoming Anchor bank to our customers



NOTE:
 *PRE-HOME360 Customers refers to customers on boarded before the HOME360 initiative. Customer Data as of Sep-2024 EOM.
 ** For Gold, Preapproved Top-up and TWL Penetration, customer penetration before HOME360 initiative is compared with latest quarter.
 Data relates to Affordable Housing and Micro LAP customers only

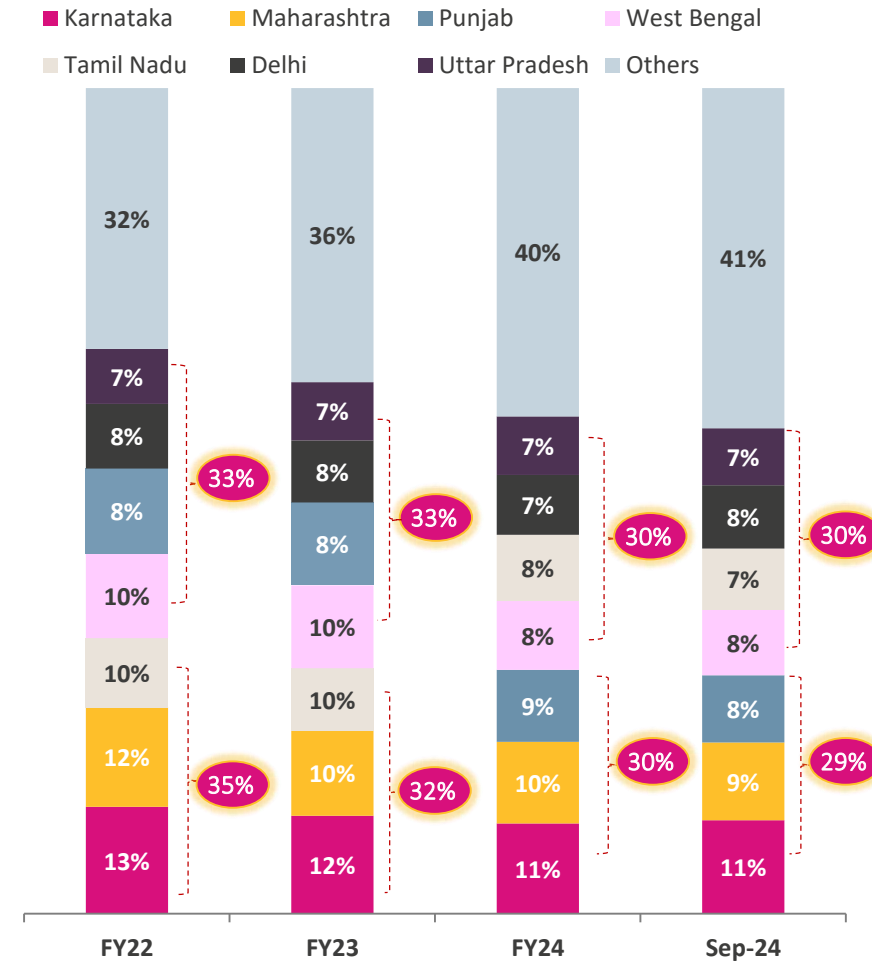
Fast growing deposits at 31% and CASA growing at 28% in a highly competitive environment

Particulars	Sep-24	y-o-y (%)	YTD (%)	q-o-q (%)
CASA	4,977	28.3%	11.9%	2.7%
TD	19,831	31.7%	9.4%	5.1%
Total Deposits	24,808	31.0%	9.9%	4.6%

Particulars	Sep-24	Sep-23	Mar-24	Jun-24
CASA Ratio	20.1%	20.5%	19.7%	20.4%
Cost of Funds	8.0%	7.4%	7.8%	8.0%

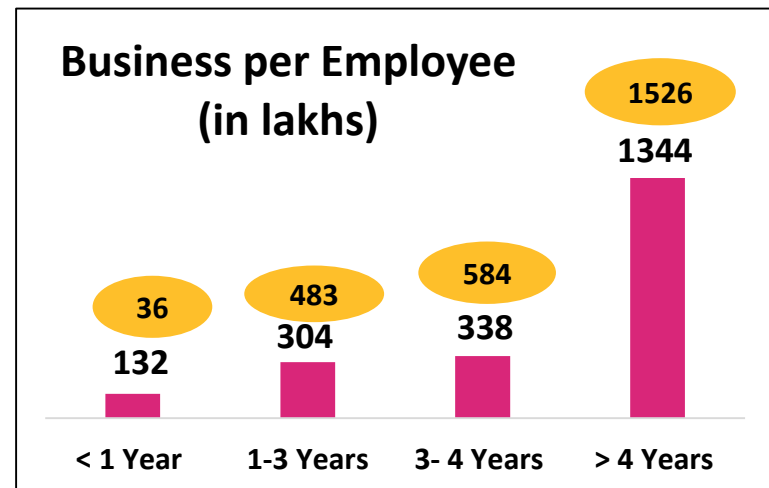
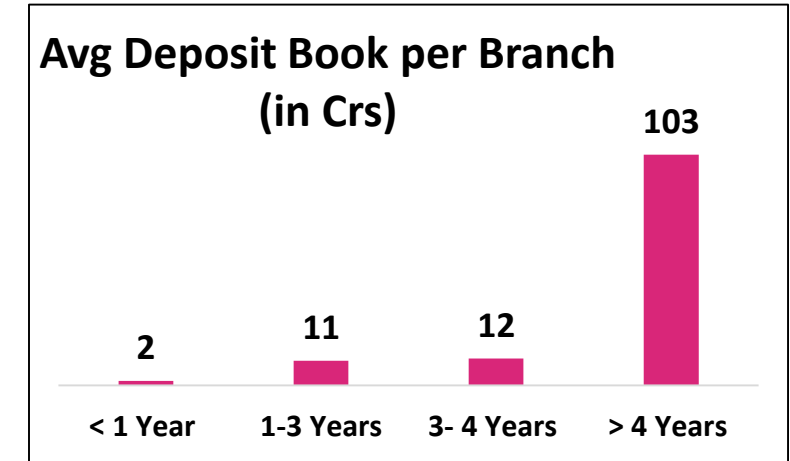
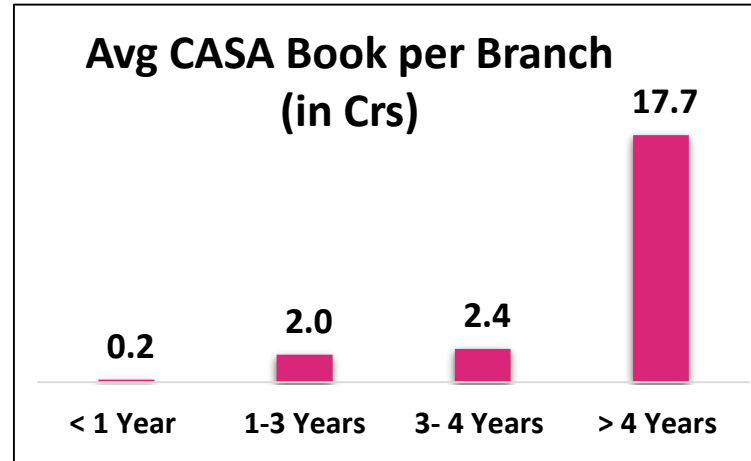
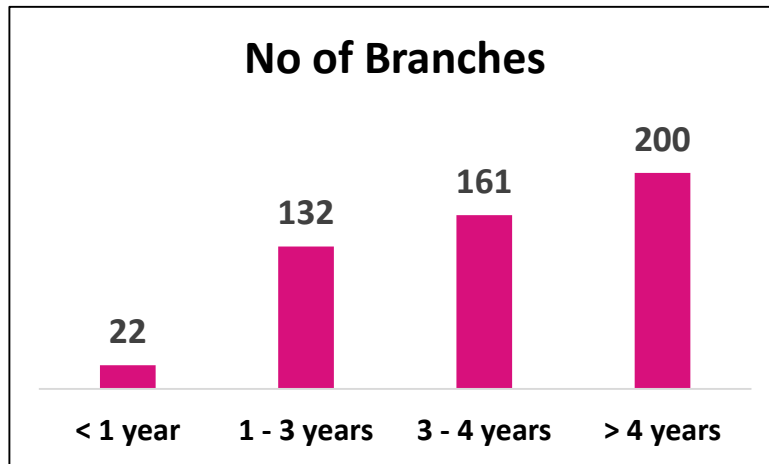
- Credit to Deposits ratio reducing from **110.9%** in Sep-23 to **100.2%** in Sep-24 as the deposits have grown faster than advances.
- **Non-callable** forms 59% of Bulk Deposit and **88.2%** of Bulk Deposits are contracted at 1 year and above.
- **93.7%** of Retail deposits are contracted at 1 year and above.
- **LCR at 261%** as of Sep-24

No concentration risk in liabilities



Deposits – Underserved on Service and Price

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



- We Launched “Liquid Plus FD”; an Innovative short term deposits solution offering combination of liquidity and Assured returns. The product is extremely well received.
- Senior citizen Savings Bank product “Legend” launched in Q1 is showing excellent progress.
- NRI, Exclusive and Premier programs tracking well leading to CASA build up.

Digital Channels



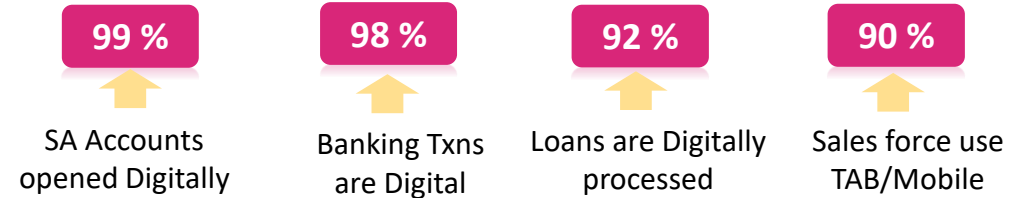
Key Highlights

4.6	Continued to be the top rated banking apps
54%	y-o-y Growth in Txn Volume
22%	y-o-y Growth MB Registration
32%	y-o-y Growth in MB Txn Volume
36%	y-o-y Growth in MB Txn Value

Digital Highlights

Jana Digitization

90% + Digital Uptake



Merchant QR

18,192 QR Codes Installed across merchants. 63% Active.
74% growth in CASA balance

Digital Adoption



79%
YoY UPI in-app transactions value



160%
YoY growth in NACH transactions



84 % of customers carded during H1 FY25.
71 % of customer base carded



**Jana Small
Finance Bank**

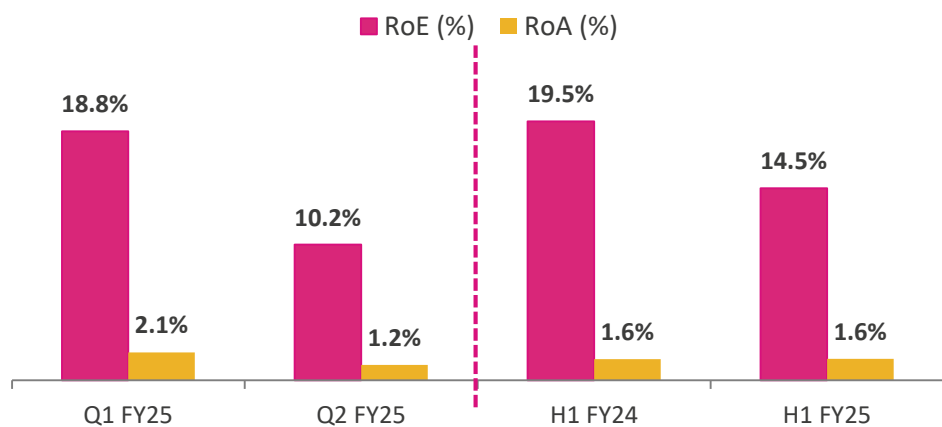
A SCHEDULED COMMERCIAL BANK



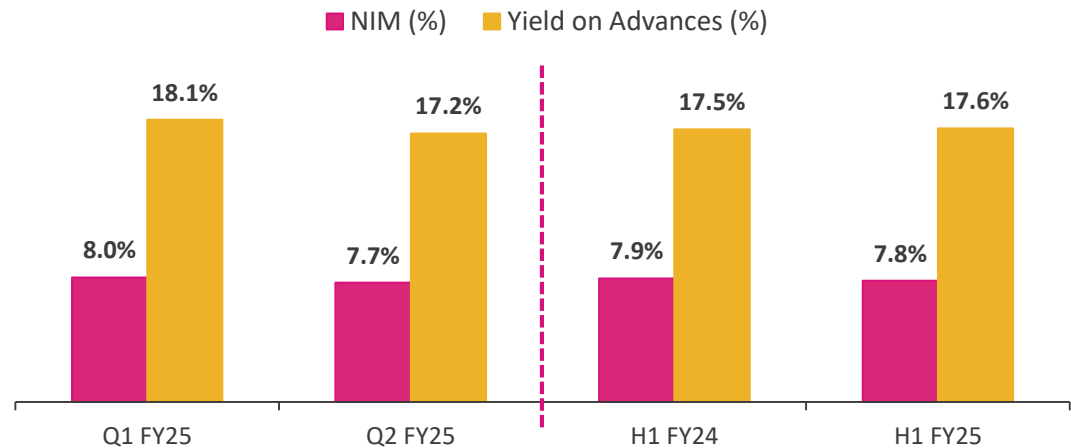
Key Financials

Cost Income Ratio at 58.3% for H1 FY25

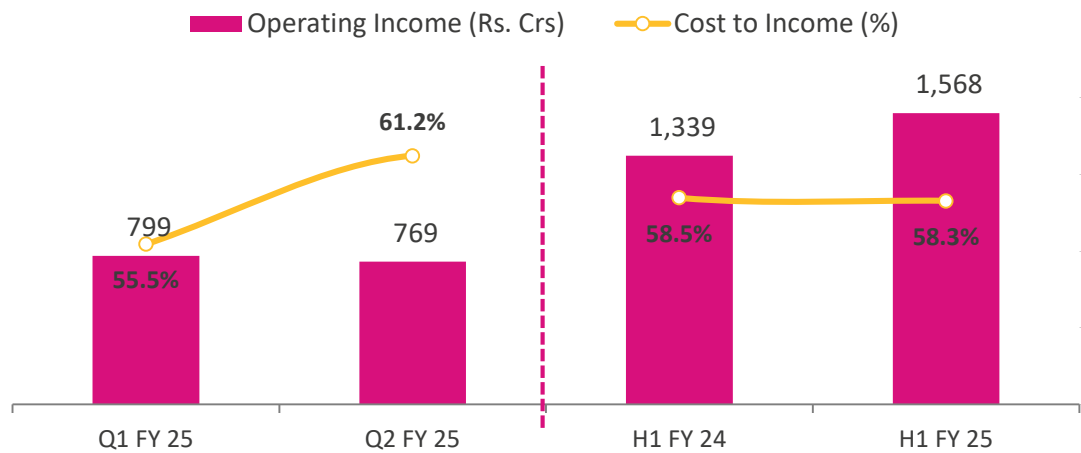
RoA impacted due to additional provision



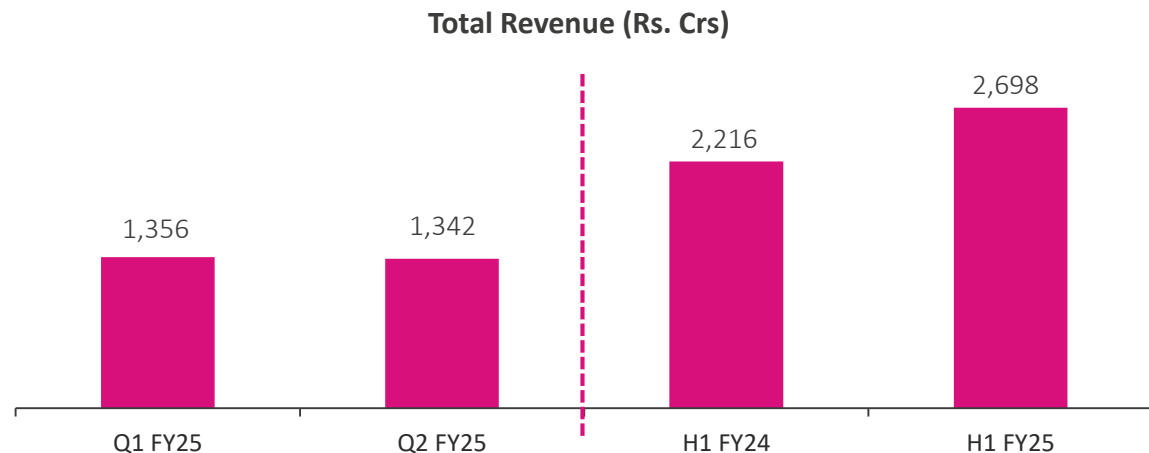
Stable NIMs



Operational efficiencies



Total revenues

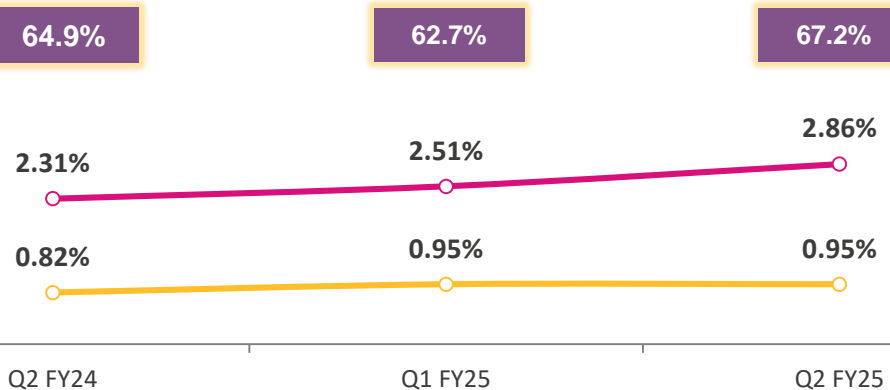


ROA and ROE is computed after considering DTA impact for the respective period

GNPA and NNPA increase is MFI led

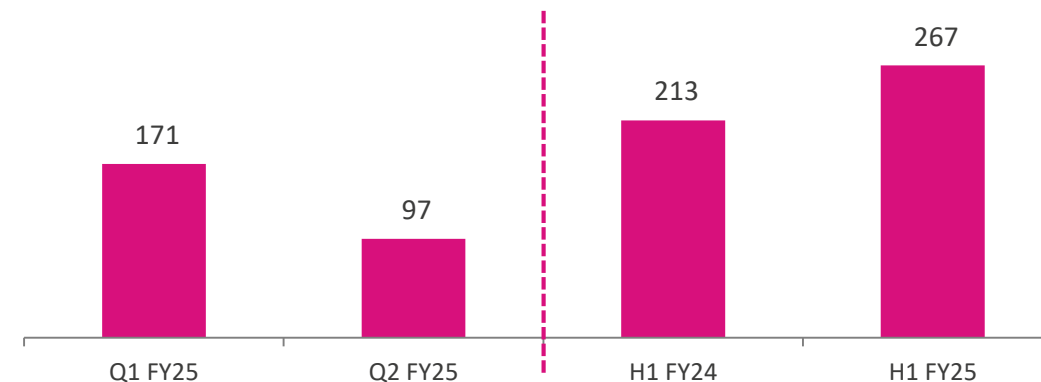
Asset quality ratios

○ GNPA % ○ NNPA % ■ PCR %



y-o-y H1 FY 25 PAT growth of 25%

Profit After Tax (Rs. Crs)

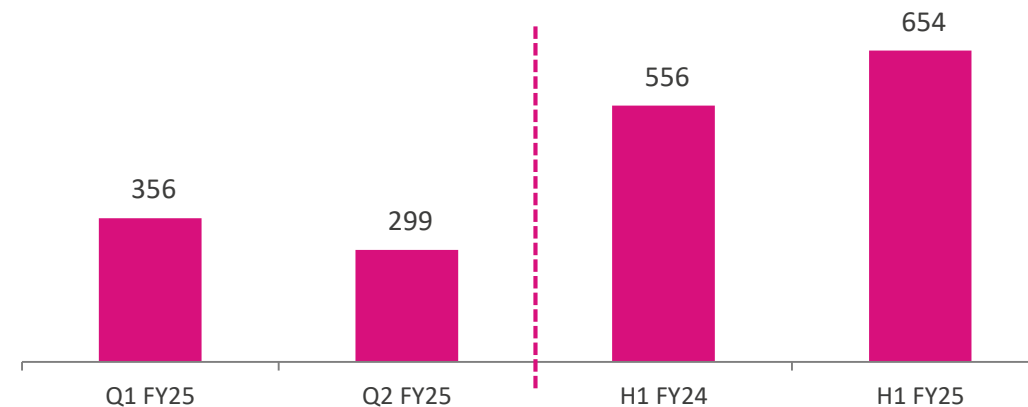


Focused lending operations with secured as core

Disbursements	Q2 FY 25	Q1 FY 25	q-o-q	H1 FY 25	H1 FY 24	y-o-y
Secured	2,958	2,524	17.2%	5,482	4,477	22.4%
Unsecured	1,338	1,636	(18.2%)	2,975	4,002	(25.7%)
Total	4,296	4,160	3.3%	8,457	8,479	(0.3%)
Secured %	68.9%	60.7%		64.8%	52.8%	

Increasing operating profits

Pre-provision operating profit (Rs. Crs)



Net NPA has 82% secured loans and strong PCR for all businesses

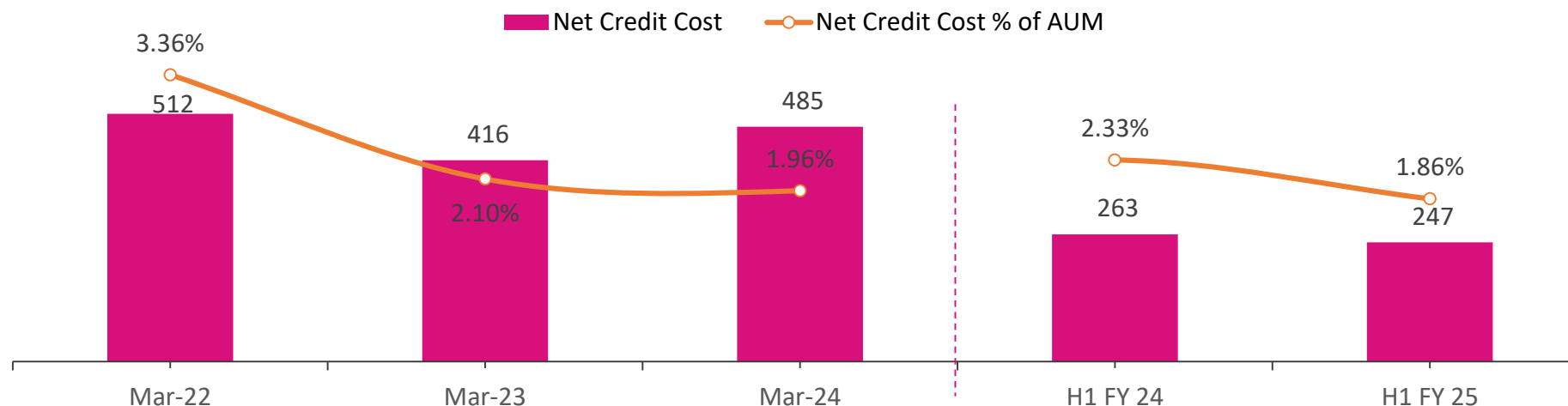
GNPA and NNPA returning to Pre-COVID levels

Particulars	Secured	Unsecured	BC	Total
Gross NPA	290	276	188	755
Net NPA	204	31	13	247
LTV	45%			
Gross NPA%	1.7%	3.7%	9.7%	2.86%
Net NPA%	1.2%	0.4%	0.7%	0.95%
PCR%	29.7%	88.8%	93.4%	67.2%

Restructured Portfolio @ 0.3% of AUM

INR crs	Sep-24
Group Loans	4
Agricultural and allied Loans	0
Individual and Micro Business loans	1
Total Unsecured Book	6
MSE (Micro & Small Enterprise Loans)	56
Affordable Housing	8
Micro LAP	9
Total Secured Book	73
Total Book	79
LTV on Secured Book	38%

Credit Cost Ratio at 1.86% and expected to improve



Particulars	Mar-22	Mar-23	Mar-24	H1 FY 24	H1 FY 25
Credit Cost	569	744	679	343	406
Less: Accelerated Provisioning	-	71	73	-	115
Less: Recoveries under other income	57	257	122	80	44
Net Credit Cost	512	416	485	263	247
AUM	15,255	19,808	24,746	22,522	26,411
Net Credit Cost % of AUM	3.36%	2.10%	1.96%	2.33%	1.86%

*Net Credit cost% is annualized

Balance Sheet

Rs. Crs	September 30, 2023	June 30, 2024	September 30, 2024
CAPITAL AND LIABILITIES			
Capital	344	105	105
Reserves & surplus	2,225	3,653	3,756
Deposits	18,937	23,710	24,808
Borrowings	5,313	4,629	3,547
Other liabilities and provisions	1,287	1,198	1,218
TOTAL	28,106	33,294	33,434
ASSETS			
Cash and balances with Reserve Bank of India	977	1,028	1,400
Balances with banks and money at call and short notice	34	530	504
Investments	5,509	6,766	5,816
Advances	21,009	24,207	24,861
Fixed assets	133	135	151
Other assets	444	628	702
TOTAL	28,106	33,294	33,434

Borrowings:

Borrowings includes

- Refinance – Rs. 3,182 crores
- Tier-2 capital - Rs. 350 crores
- Others incl call - Rs. 15 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

Profit & Loss Statement

Rs. Crs	Q2 FY 25	Q1 FY 25	Q2 FY 24	H1 FY 25	H1 FY 24
Interest Income	1,166	1,167	979	2,333	1,864
Interest Expense	572	557	453	1,129	876
Net Interest Income	594	610	526	1,204	988
Other Income	176	189	164	365	352
Operating Income	769	799	689	1,568	1,339
Operating Expenses	471	443	406	914	783
Operating Margin	299	356	283	654	556
Provisions and Contingencies	210	196	160	406	343
Profit Before Tax	88	160	123	249	213
Taxes	(8)	(10)	-	(19)	-
Profit After Tax	97	171	123	267	213

Other Income:

Other Income includes:

- Commission, exchange and brokerage – Rs. 251 crores [Rs. 224 crores]
 - Processing Fee – Rs. 104 crs [118 crs]
 - Insurance commission – Rs. 74 crs [51 crs]
 - Other fees – Rs. 73 crs [55 crs]
- Miscellaneous Income – Rs. 99 crores [Rs. 122 crores]:
 - Income from sale of PSLC - Rs. 55 crs [42 crs]
 - Recoveries - Rs. 44 crs [80 crs]

We continue to serve aspirational India, underserved both on deposits and loans

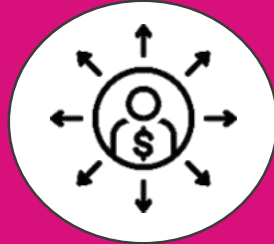
We continue to increase our secured business proportion each year.

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

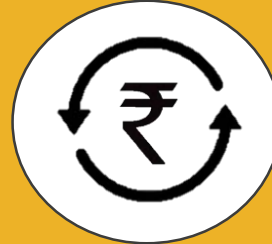
Digital with high standards of governance and customer service are key components of our DNA



AUM
Growth
~20%



Deposits
Growth
~20%



PAT Growth
30% - 40%



ROA
1.8% - 2.0%



ROE
19% - 21%

** PAT, ROA and ROE is without considering the impact due to recognition of future DTA*















Experienced and professional management and Board

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

Name & Designation	Past Experience	Name & Designation	Past Experience
 <p>Subhash Chandra Khuntia Part-Time Chairman and Independent Director</p>	<ul style="list-style-type: none"> Insurance Regulatory and Development Authority of India Various Departments in Government of India 	 <p>Ajay Kanwal Managing Director & Chief Executive Officer</p>	<ul style="list-style-type: none"> Standard Chartered Bank CitiBank
 <p>Ramalingam Ramaseshan Non-Executive Independent Director</p>	<ul style="list-style-type: none"> National Commodity and Derivative Exchange Ltd. 	 <p>Krishnan Subramania Raman Executive Director and Chief Credit and Collections Officer</p>	<ul style="list-style-type: none"> Standard Chartered Bank Mashreq Bank PSC
 <p>Chitra Talwar Non-Executive Independent Director</p>	<ul style="list-style-type: none"> Britannia Industries PepsiCo 	 <p>Ramesh Ramanathan Non-Executive Non-Independent Director</p>	<ul style="list-style-type: none"> Citibank
 <p>Kumbha Srinivas Nayak Non-Executive Independent Director</p>	<ul style="list-style-type: none"> Standard Chartered Bank Idenfo Ltd. 	 <p>Rahul Khosla Non-Executive Non-Independent Director</p>	<ul style="list-style-type: none"> Max Group Visa International Service Association
 <p>Pammi Vijaya Kumar Non-Executive Independent Director</p>	<ul style="list-style-type: none"> Reserve Bank of India 	 <p>Mr. Dinesh C Patwari Non-Executive Independent Director</p>	<ul style="list-style-type: none"> Income Tax Department of India

Experienced and professional management and Board

International best practices in risk management, compliance and governance introduced by management with an average experience of 27 years in financial services

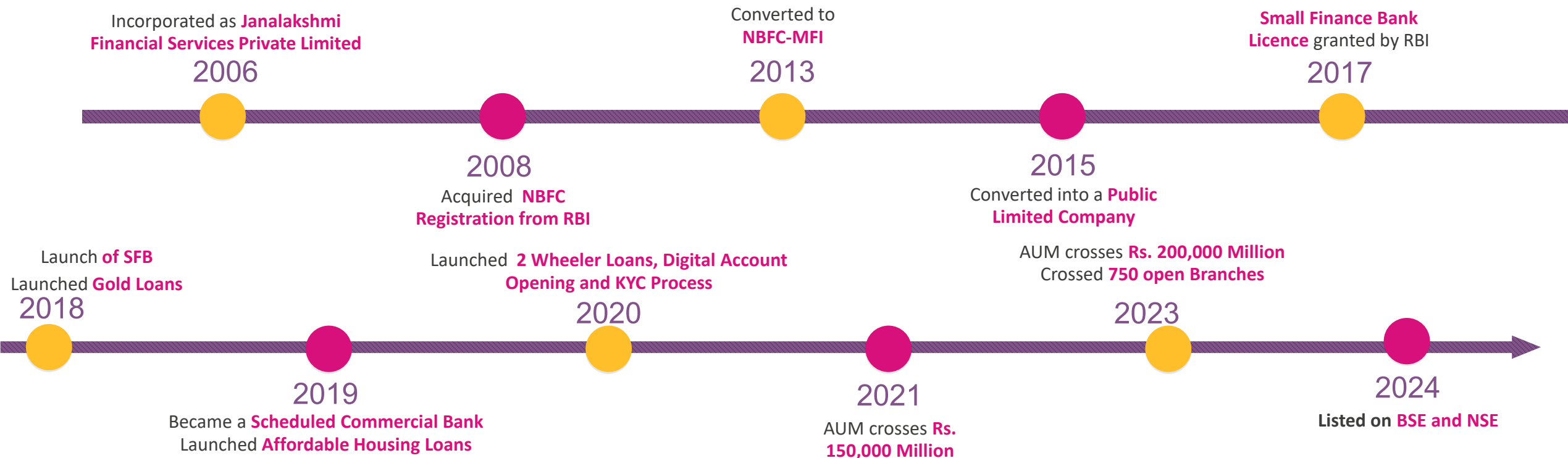
Name & Designation	Past Experience	Name & Designation	Past Experience	Name & Designation	Past Experience
 Abhilash Sandur Chief Financial Officer	<ul style="list-style-type: none"> Kotak Mahindra Bank Bharti Axa General Insurance Co. Ltd. 	 Sudhir Madhavan Head of Retail Financial Services	<ul style="list-style-type: none"> HDFC Bank Bajaj Finance Citibank 	 Sumit Aggarwal Head – MSE, Supply Chain and Financial Institutions	<ul style="list-style-type: none"> Emirates NBD Standard Chartered Bank
 Amit Raj Bakshi Chief Human Resource Officer	<ul style="list-style-type: none"> JP Morgan & Chase Serco BPO Telenor India DBS Bank 	 Satish Ramachandran Chief Risk Officer	<ul style="list-style-type: none"> Citibank NA Standard Chartered Bank Fullerton India 	 Shrinivas Murty J President and Head – Branch Banking and Marketing	<ul style="list-style-type: none"> HDFC Bank ICICI Bank Ujjivan Small Finance Bank
 Pradeep Rebello Head – Two Wheeler Finance	<ul style="list-style-type: none"> HDFC Bank ICICI Bank Tata Capital IDFC First Bank 	 Ashish Gopal Saxena Chief Information and Digital Officer	<ul style="list-style-type: none"> UGRO Capital Ltd AU Small Finance Bank Max Life Insurance 	 Ganesh Nagarajan Chief Operating Officer	<ul style="list-style-type: none"> Yes Bank Equitas Small Finance Bank Kotak Mahindra Bank IDBI Bank
 Lakshmi R N Company Secretary and Compliance Officer	<ul style="list-style-type: none"> ING Vysya Bank Firstapex Software Technologies Pvt Ltd Kirloskar Multimedia 	 Chitra Menon Chief Compliance Officer	<ul style="list-style-type: none"> ICICI Bank HDFC Bank 	 Mahalingam Ramachandran Head of Internal Audit	<ul style="list-style-type: none"> HDFC Bank
 Rincoo Ji Vachha Head - Affordable and Micro Housing Loans	<ul style="list-style-type: none"> ICICI Bank CRISIL 	 Gopal Tripathi Head of Treasury and Capital Markets	<ul style="list-style-type: none"> State Bank of India HDFC Bank Bank of India 		

Our Journey - Bank History, Key Milestones & Achievements

Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

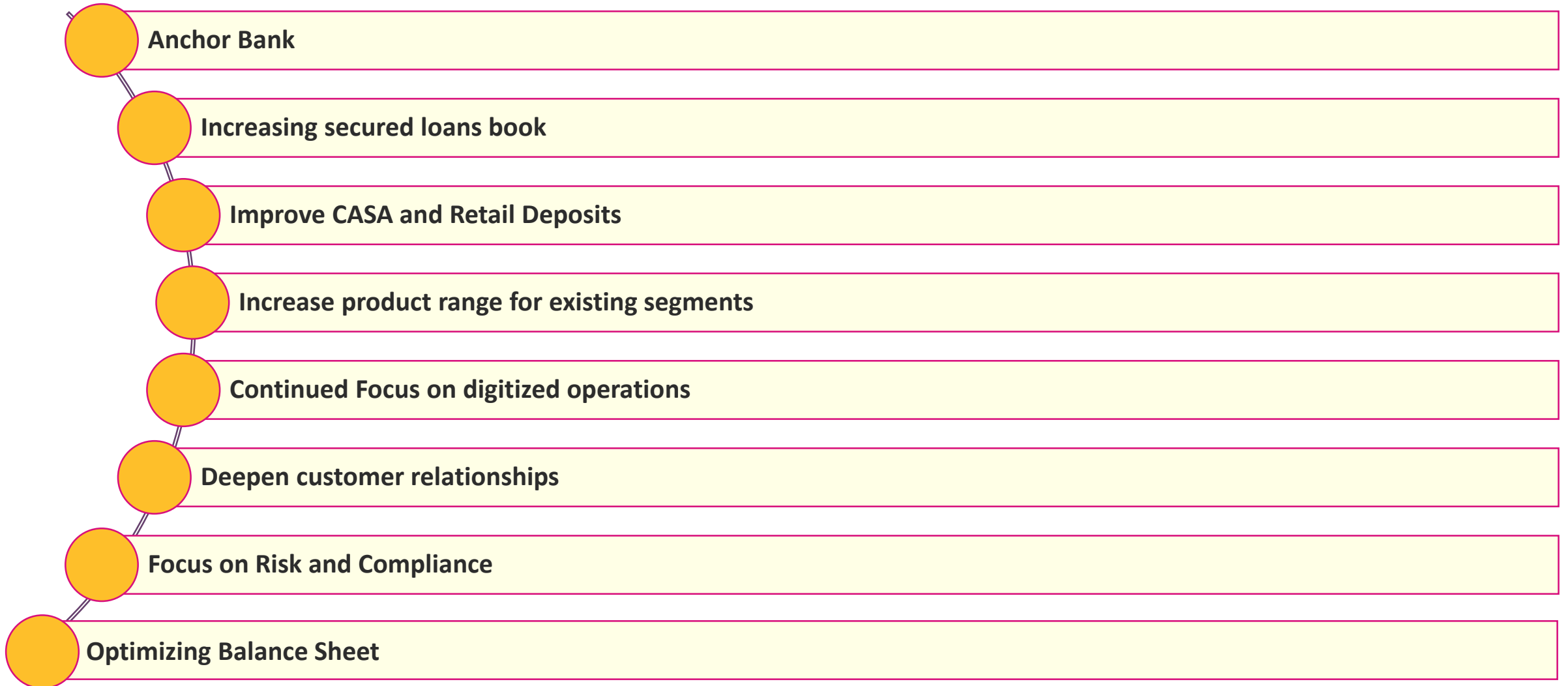
4th largest Small Finance Bank in India in terms of AUM and deposit size as at September 30, 2023	Serving underbanked and underserved customers for over 16 years	Focusing on a customer centric approach to make Jana a ' one stop shop ' for customers	Focus on diversifying advances by accelerating the secured loans book	Focused on MSME and Supply chain with a secured/end use mindset	Strong technology base with increasing digitization at the core	Access to low-cost diversified retail deposit base	Strong emphasis on good corporate governance
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Our Strength



Our Strategies





Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

Thank You

DTA of Rs. 740 crores till FY 2027 can be utilized

Particulars	As reported	Excluding DTA	Excluding DTA and Applying Tax
PBT	249	249	249
DTA	19	-	-
Provision for Tax	-	-	62
PAT	267	249	187
ROA	1.6%	1.5%	1.1%
ROE	14.5%	13.5%	10.1%

- Balance DTA of Rs. 740 crores not yet recognized. The amount is available for set off against Profits till 31st Mar 2027
- Net DTA of Rs. 19 crores recognized during the H1 FY 25

Abbreviations

Abbreviation	Expansion	Abbreviation	Expansion
CASA	Current Account and Savings Account	AUM	Assets Under Management
CRAR	Capital-to-Risk Weighted Asset Ratio	NBFC	Non-Banking Financial Company
GNPA	Gross Non-Performing Assets	MFI	Micro Finance institution
NNPA	Net Non-Performing Assets	FD	Fixed Deposits
PCR	Provisional Coverage Ratio	UPI	Unified Payments Interface
RoE	Return on Equity	API	Application Programming Interface
RoA	Return on Assets	NII	Net Interest Income
NIM	Net Interest Margin	SFB	Small Finance Bank
MSME	Micro, small and medium enterprises	AEPS	Aadhaar Enabled Payment System
KYC	Know Your Customer	LAP	Loan Against Property
NACH	National Automated Clearing House	OEM	Original Equipment Manufacturer
BC	Business Correspondents	ML	Machine Learning
LTV	Loan to Value	TASC	Trusts, associations, societies, clubs and NGOs
AML	Anti Money Laundering	ALCO	Asset liability management committee
YoY	Year-on-year	CAGR	Compounded Annual Growth Rate

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