



JSFB/SEC/2024-25/130

21st January, 2025

National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (East),
Mumbai 400051.

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001.

Sub: Investor Presentation for the quarter ended 31st December 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 31st December, 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.

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 9M FY'2025

**Jana Small
Finance Bank**

A SCHEDULED COMMERCIAL BANK

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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.

Strong Q3 with declining GNPA and NNPA

Particulars	Q3 FY25	Q2 FY25	9M FY25	9M FY24
Regulatory Provision	81	149	372	504
Accelerated Provision	93	61	208	-
PBT	105	88	354	348
DTA	(5)	(8)	(24)	-
PAT	111	97	378	348
Adjusted PAT*	204	158	586	348
Adjusted RoA*	2.4%	1.9%	2.3%	1.7%
Adjusted RoE*	20.7%	16.7%	20.3%	20.2%

- GNPA reduces to 2.71% v/s 2.86% in Q2 FY25 and NNPA at 0.91% v/s 0.95% in Q2 FY25
- Solid growth in secured advances at 36% y-o-y. Secured at 68% v/s 60% at Mar-24
- Unsecured advances decline by 7% y-o-y, to improve in Q4 FY25. CGTMSE & CGFMU program initiated
- Deposits growth of 24% y-o-y. Strong liquidity with LCR of 279%
- **Book Value per Share (BVPS) improves to Rs. 380**

Key Q3 Developments – Credit quality stabilised

- Credit quality peak challenges behind us

Particulars	Q1 FY25	Q2 FY25	Q3 FY25
Credit Cost	196	210	174
Less: Accelerated Provisioning	54	61	93
Less: Recoveries under Other Income	19	25	37
Net Credit Cost	123	124	44
GNPA ¹	2.51%	2.86%	2.71%
NNPA ¹	0.95%	0.95%	0.91%
PCR	62.72%	67.23%	66.94%

GNPA Movement	Q1 FY25	Q2 FY25	Q3 FY25
Opening GNPA Balance	494	646	755
Additions during the period*	305	412	437
Less: Recoveries & Write Offs during the period	153	303	434
Closing GNPA Balance	646	755	758

¹Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book | *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.

Key Q3 Developments – Balancing Profit & Healthy Balance Sheet

- CGTMSE & CGFMU initiated for unsecured loans

Particulars	Amount	% of MFI	Mar-25
CGTMSE	783	8.8%	~2,500 ~28-30%
CGFMU	403	4.5%	
Total	1,186	13.3%	

- Cost to Income ratio will retrace back as MFI business growth resumes

Particulars	Q1 FY25	Q2 FY25	Q3 FY25
Opex for the period	443	471	491
Total Business*	49,469	51,219	53,849
Cost to Income Ratio	55.5%	61.2%	63.8%
Opex to Total Business (%)	0.90%	0.92%	0.91%
Unsecured AUM	9,879	9,348	8,899




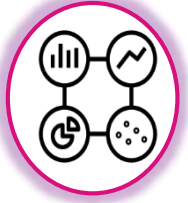

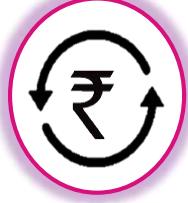
Particulars (9M FY 25)	As reported	Assuming MFI book at Mar-24 levels
NIM	7.6%	8.0%
Yield	17.4%	17.9%
Cost Income Ratio	60.1%	56.8%

- CASA interest rates reduced

Particulars	Jun-24	Sep-24	Dec-24
Cost of CASA Deposits (%)	4.56%	4.80%	4.44%
CASA Ratio (%)	20.44%	20.06%	18.43%
LCR (%)	296%	261%	279%

*Total Business is computed as Advances Under Management + Deposit Book.

Book Value per share improves to Rs. 380 from Rs. 331 in Q3 FY24




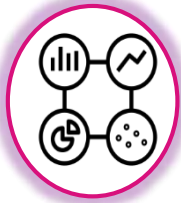

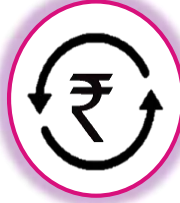
Assets	Liabilities	Credit Cost	Capital Quality	Key Ratios	P&L Metrics
					
Rs. 27,984 Crs / 6.0% Advances ¹ / Growth (q-o-q)	Rs. 25,865 Crs / 4.3% Deposits / Growth (q-o-q)	2.71% [2.86%] Gross NPA*	Rs. 380 [Rs. 369] BVPS	1.3% [1.2%] ROA	Rs. 111 Crs [97 Crs] PAT
68% [65%] Share of Secured Advances ¹	63.3% [63.4%] Retail Deposits ²	0.91% [0.95%] Net NPA*	18.4% [18.8%] CRAR	11.4% [10.2%] ROE	Rs. 279 Crs [299 Crs] PPOP

ROA, ROE and Networth are calculated considering small DTA of Rs. 5 crores in Q3-FY 25 and Rs. 8 crores in Q2-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 does not consider interim profits of 9M-FY 25 | Figures in [] represent Q2 FY25 data

Highest 9M PAT at 378 crores in a difficult year with PCR 66.9%

Assets	Liabilities	Credit Cost	Capital Quality	Key Ratios	P&L Metrics
					
Rs. 27,984 Crs / 18.5% Advances ¹ / Growth (y-o-y)	Rs. 25,865 Crs / 24.4% Deposits / Growth (y-o-y)	2.71% [2.06%] Gross NPA*	Rs. 380 [Rs. 331] BVPS	1.5% [1.7%] ROA	Rs. 378 Crs [348 Crs] PAT
68% [60%] Share of Secured Advances ¹	63.3% [65.4%] Retail Deposits ²	0.91% [0.67%] Net NPA*	18.4% [16.3%] CRAR	13.5% [20.2%] ROE	Rs. 934 Crs [851 Crs] PPOP

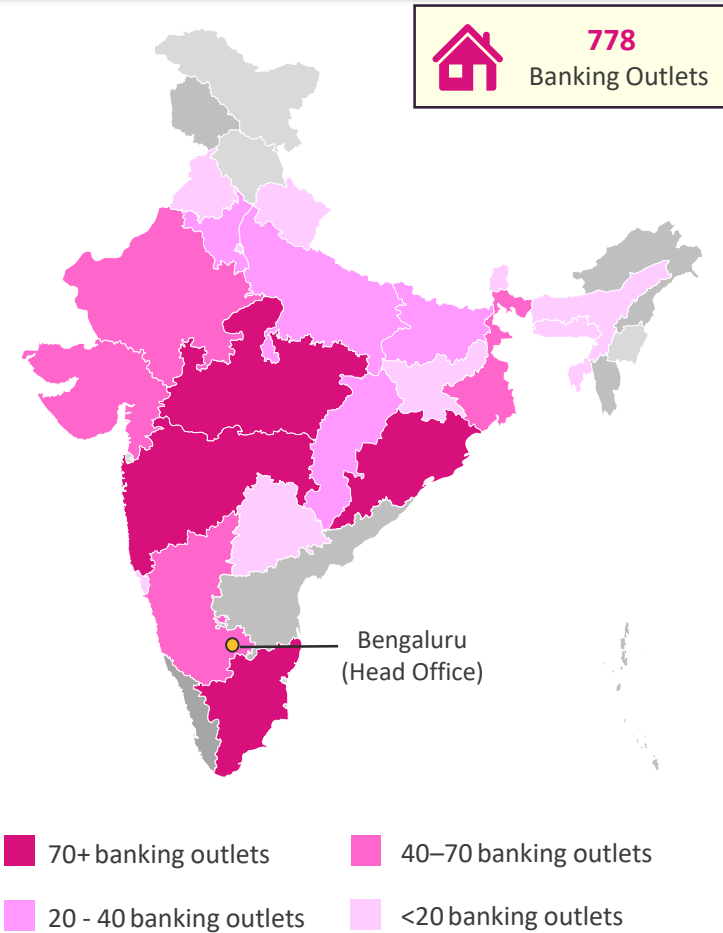
ROA, ROE and Networth is after considering DTA of Rs. 24 crores in 9M-FY 25 and NIL in 9M-FY 24

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)

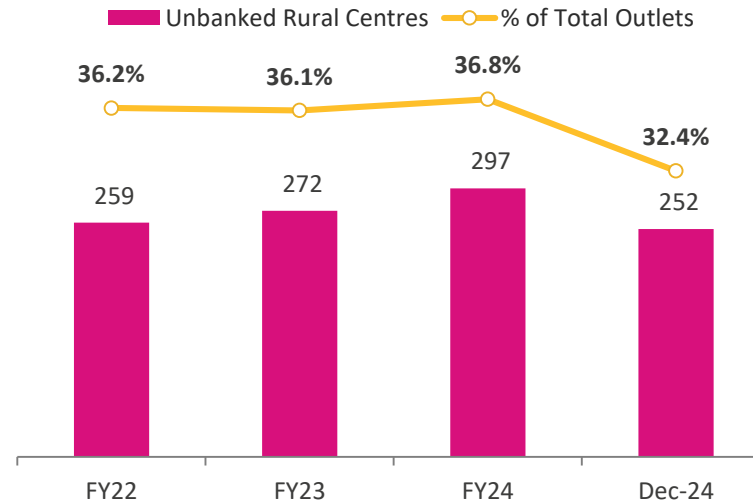
*Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book | CRAR does not consider interim profits of 9M-FY 25 | Figures in [] represent 9M FY24 data

National franchise with strong brand recognition

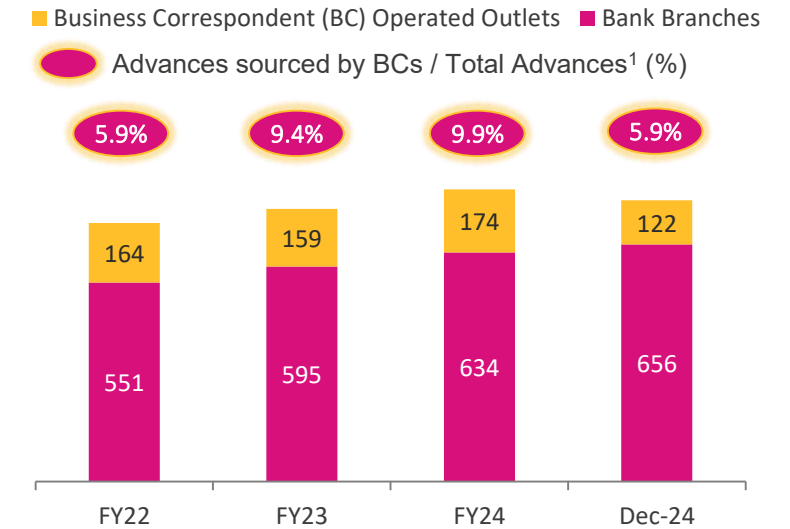
Distribution of bank branches



Presence in Unbanked Rural Centre's



MFI through BCs



Key customer and delivery channel metrics

> 12 Million
Customer served since 2008

4.6 Million
Active Customers as of December 31, 2024

22 States / 2 UTs
Geographical presence

60
ATMs

24,757
Employees as on December 31, 2024

¹Advances includes IBPC & Securitisation Book

Affordable Housing and Micro LAP ~11,000 crores; Two wheeler and Gold showing strong performance

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Category of Advance ¹ (As at December 31, 2024)	AUM	Average Tenure (Months)	Average Ticket Size (Rs. Mn) ²	Advances ¹ Growth y-o-y (%)	Advances ¹ Growth 9M FY25 (%)	Advances ¹ Growth q-o-q (%)	GNPA ³ (%)	NNPA ³ (%)	LTV ⁴	
Secured	Affordable Housing	5,579	214	1.19	39.1%	25.3%	7.2%	1.7%	0.9%	52.6%
	Micro LAP	5,415	134	0.64	22.5%	14.3%	5.8%	3.0%	1.7%	32.8%
	MSME Loans	3,894	139	4.46	15.5%	17.4%	4.0%	2.4%	1.2%	37.1%
	Term Loans To NBFCs	1,642	25	179.16	33.4%	51.6%	14.6%	0.0%	0.0%	NA
	Two-wheeler Loans	847	28	0.06	108.8%	73.9%	30.2%	2.8%	0.8%	NA
	Gold Loans	595	5	0.07	127.9%	104.9%	22.3%	1.1%	0.8%	62.9%
	Loan against FD	1,113	NM	NM	210.7%	196.1%	161.1%	0.0%	0.0%	NA
	Total Secured Advances	19,085			35.8%	29.4%	11.9%	2.0%	1.0%	
Unsecured Advances	8,899	25	0.04	(6.9%)	(11.0%)	(4.8%)	4.2%	0.6%	NA	

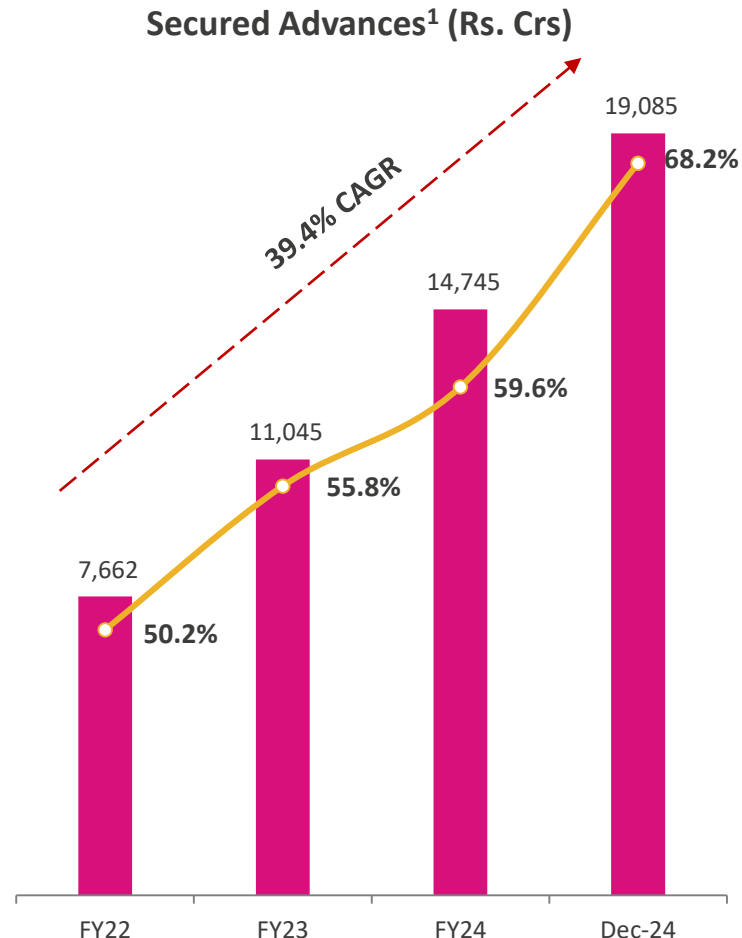
Note: ¹Advances includes IBPC & Securitisation Book | ² Average Ticket size is based on closing AUM | ³Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book | ⁴LTV is based on POS

Secured loan on track to 80% with geographic diversification maintained

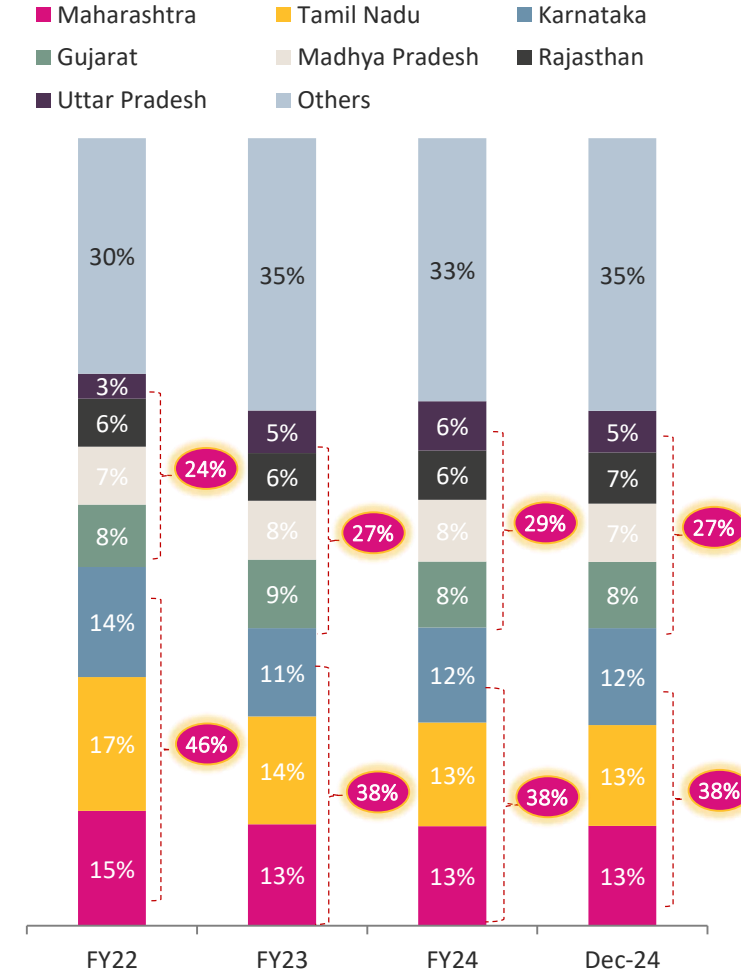
Secured grows by 29.4% from Mar-24

Particulars	Mar-24	Dec-24	YTD Growth
Affordable Housing	4,453	5,579	25.3%
Micro LAP	4,738	5,415	14.3%
MSE	3,317	3,894	17.4%
- Term Loans	2,871	3,152	9.8%
- Supply Chain	378	651	72.3%
- Loans covered by Guarantee	69	91	32.5%
Term loans to NBFC	1,083	1,642	51.6%
Two Wheeler	487	847	73.9%
Gold Loan	290	595	104.9%
ODFD	376	1,113	196.1%
Total	14,745	19,085	29.4%

Moving towards 80% secured



Top 3 states 38%. No concentration



¹Advances includes IBPC & Securitisation Book

MFI – De-growth to stop in Q4 FY25 with increasing Guarantee Cover

Product Wise Advances ¹	Dec-24	Digital Payment	ATS ²	y-o-y Growth	YTD Growth	q-o-q Growth	GNPA ³	NNPA ³	PCR
Individual Loan	5,124	40.2%	49,130	1.0%	(3.0%)	2.2%	3.2%	0.8%	75.8%
- Agri	1,576	29.0%	49,740	73.7%	45.3%	40.0%	2.4%	0.6%	76.2%
- Non Agri*	3,548	44.6%	48,865	(14.8%)	(15.5%)	(8.7%)	3.6%	0.9%	75.7%
BC Book	1,643	30.4%	26,541	(32.7%)	(32.8%)	(15.7%)	9.2%	0.2%	98.3%
Agri Group	1,424	6.4%	27,928	(10.6%)	(20.5%)	(18.5%)	3.9%	0.7%	82.4%
Group Loans	709	15.6%	34,856	59.5%	46.9%	10.6%	0.8%	0.1%	81.3%
Total Unsecured	8,899	24.8%	37,478	(6.9%)	(11.0%)	(4.8%)	4.2%	0.6%	85.9%

*CGTMSE Guarantee: Rs. 566 crores is covered by CGTMSE. Guarantee program started in Q2-FY 25.

Additional book lodged for guarantee cover as on date ~Rs. 620 crores (Rs. 217crs in CGTMSE + Rs. 403 crs in CGFMU)

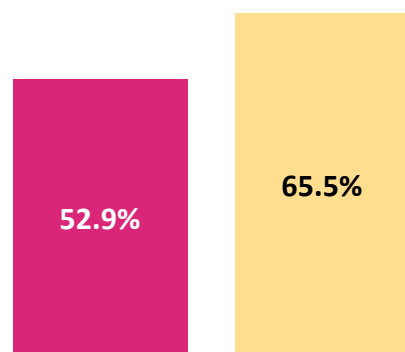
Note:

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

MFI business – Safety in existing customers

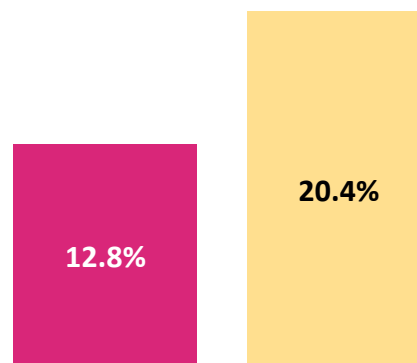
Product	Jana Loan Cycle 1	Jana Loan Cycle 2	Jana Loan Cycle 3	Jana Loan Cycle 4+
Agri	2,131	491	43	14
GL	783	62	16	11
IL	158	2,021	1,387	1,782
Overall	3,072	2,573	1,447	1,806

RFS Overall - % Portfolio Existing Customers



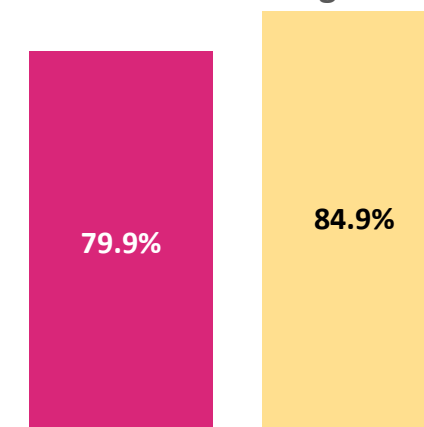
■ Q3 FY24 ■ Q3 FY25

Agri Loans - % Portfolio Existing Customers



■ Q3 FY24 ■ Q3 FY25

GL and IL - % Portfolio Existing Customers



■ Q3 FY24 ■ Q3 FY25

Note - Data relates to MFI customers only

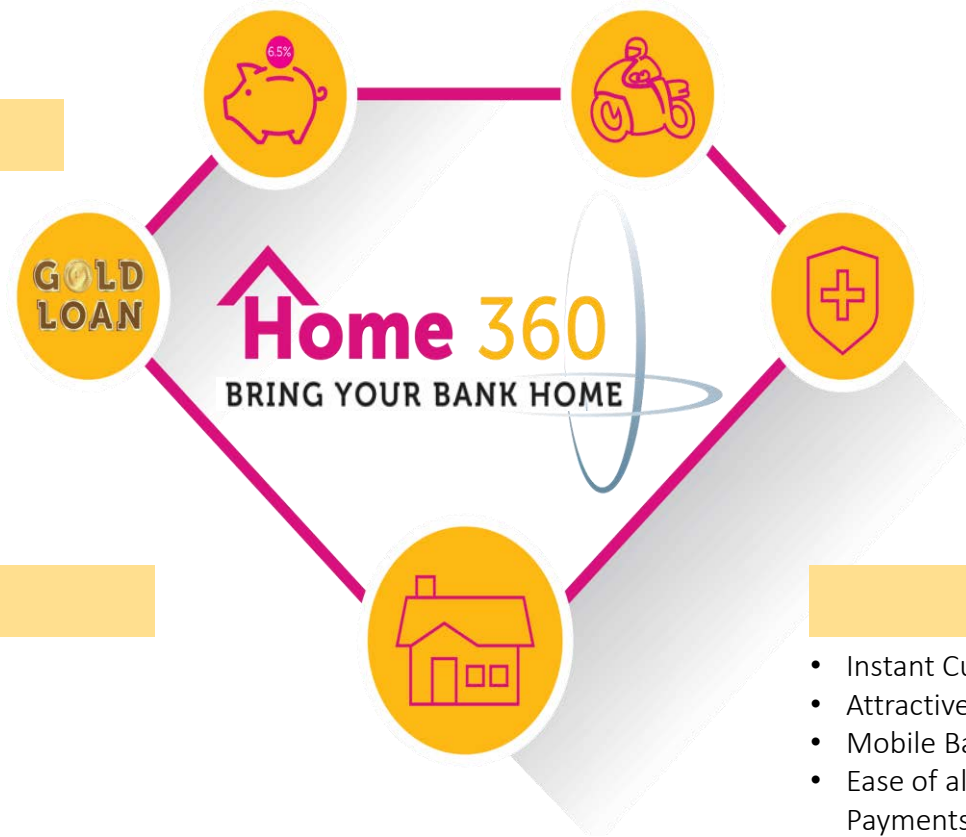
 Home Loan leading to Anchor Bank
with Multiple Product Offerings and Special Benefits

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 disbursement 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%

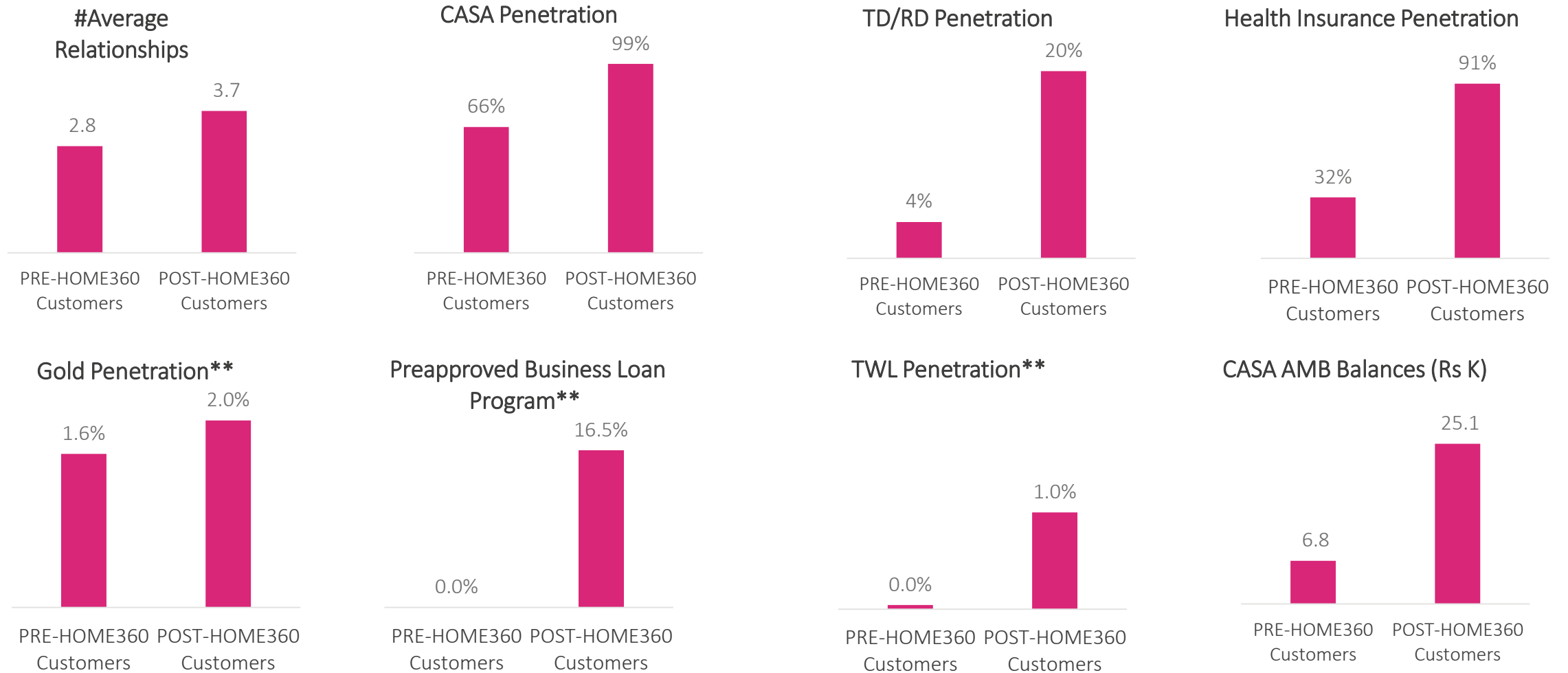
Health Insurance

- 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 – Gold, TD & Business loan improving



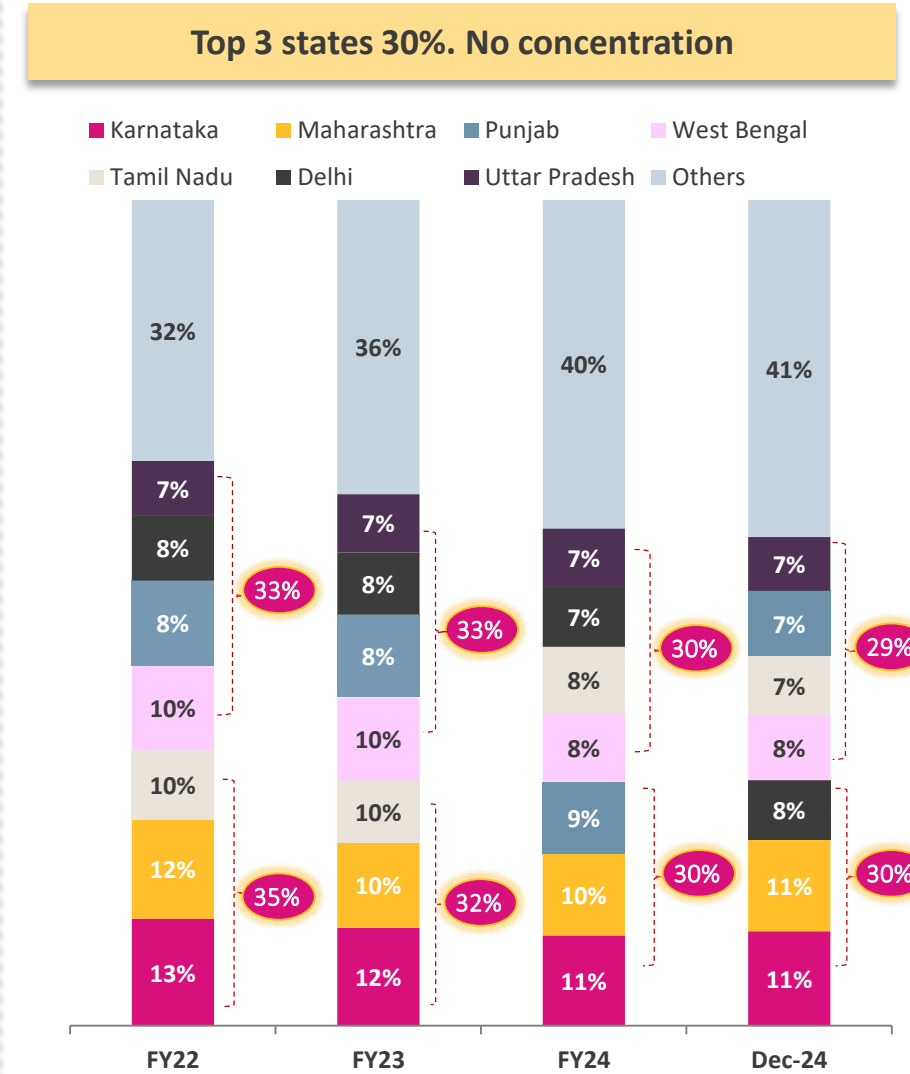
NOTE:
 *PRE-HOME360 Customers refers to customers on boarded before the HOME360 initiative. Customer Data as of Dec-2024 EOM.
 ** For Gold, Preapproved Top-up and TWL Penetration, customer penetration before HOME360 initiative is compared with latest quarter.
 Data relates to Affordable Housing and Micro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

Strong deposits growth at 24% and CASA growing at 22% y-o-y; q-o-q CASA degrowth pricing led

Particulars	Dec-24	y-o-y (%)	YTD (%)	q-o-q (%)
CASA	4,768	22.3%	7.2%	(4.2%)
TD	21,097	24.9%	16.4%	6.4%
Total Deposits	25,865	24.4%	14.6%	4.3%

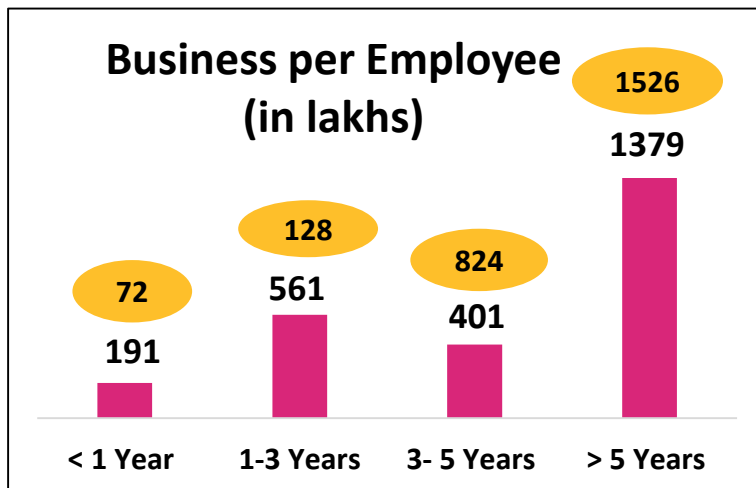
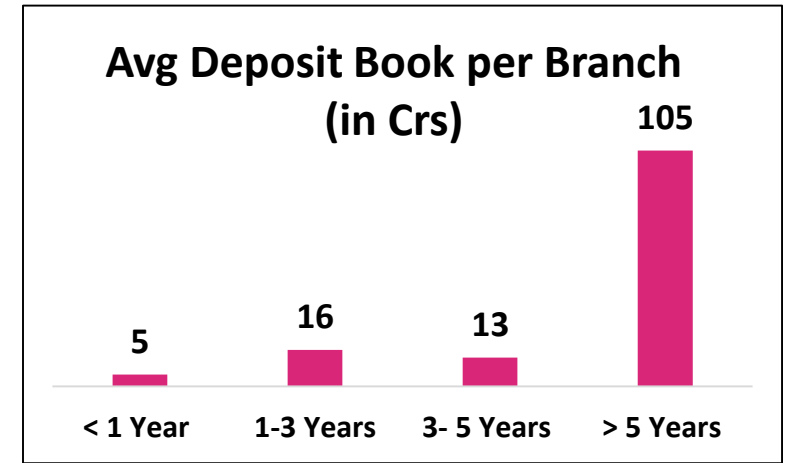
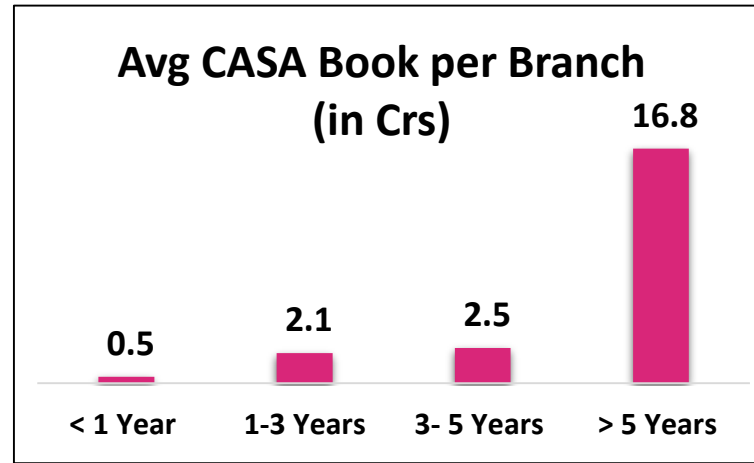
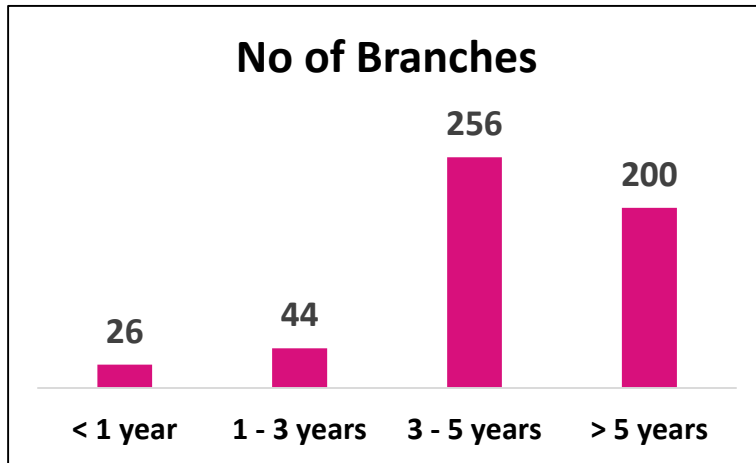
Particulars	Q3 FY25	Q2 FY25	Q4 FY24	Q3 FY24
CASA Ratio	18.4%	20.1%	19.7%	18.8%
Cost of Funds	8.03%	8.08%	7.80%	7.64%

- Credit to Deposits ratio reducing from **105.7%** in Dec-23 to **102.5%** in Dec-24 as the deposits have grown faster than advances.
- Credit to Deposits ratio (reducing refinance from Advances) at **88.9%**.
- **Non-callable** forms **61%** of Bulk Deposit and **89.8%** of Bulk Deposits are contracted at 1 year and above.
- **89.6%** of Retail deposits are contracted at 1 year and above.
- **LCR at 279%** as of Dec-24



Deposits – Underserved on Service and Price

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



- Liquid plus FD launched in Sep'24 showing excellent progress leading to stable low cost fixed deposit book at lower end of maturities.
- As an extension of our NRI offering, launching NRI Exclusive & Premier variants.
- Combination of Legend, NRI, Exclusive and Premier programs tracking well leading to CASA build up.

Digital Channels



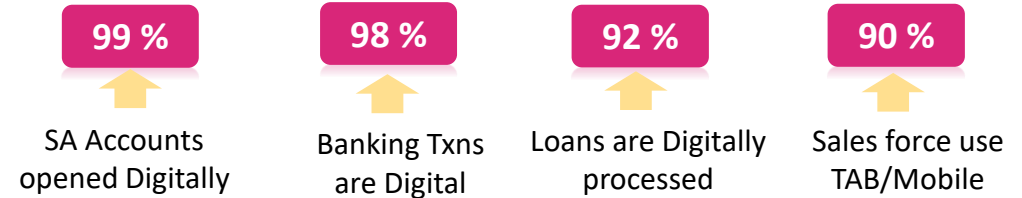
Key Highlights

4.7	Continued to be the top rated banking apps
63%	y-o-y Growth - Txn Volume
10%	y-o-y Growth - MB Registration
22%	y-o-y Growth - MB Txn Volume
30%	y-o-y Growth - MB Txn Value

Digital Highlights

Jana Digitization

90% + Digital Uptake



Merchant QR

20,182 QR Codes Installed across merchants. 79% Active.
73% growth in CASA balance

Digital Adoption



69%
y-o-y UPI in-app transactions value



85%
y-o-y growth in NACH transactions



84% of customers carded during 9M FY25.
72% of customer base carded



**Jana Small
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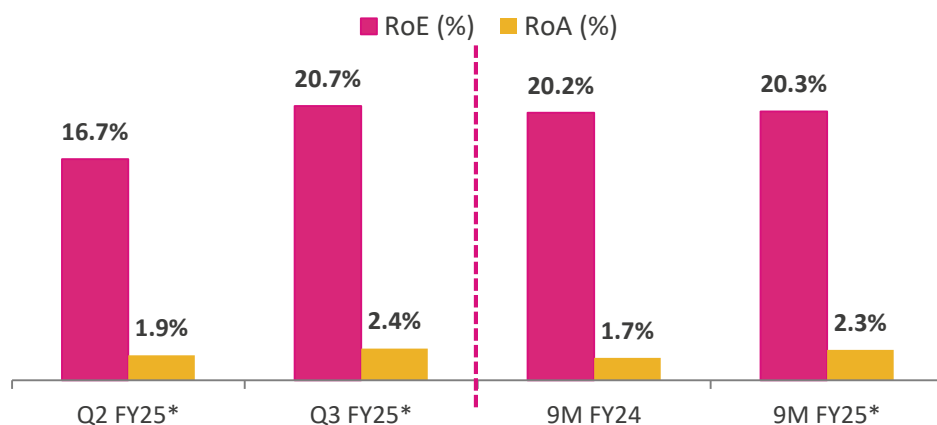
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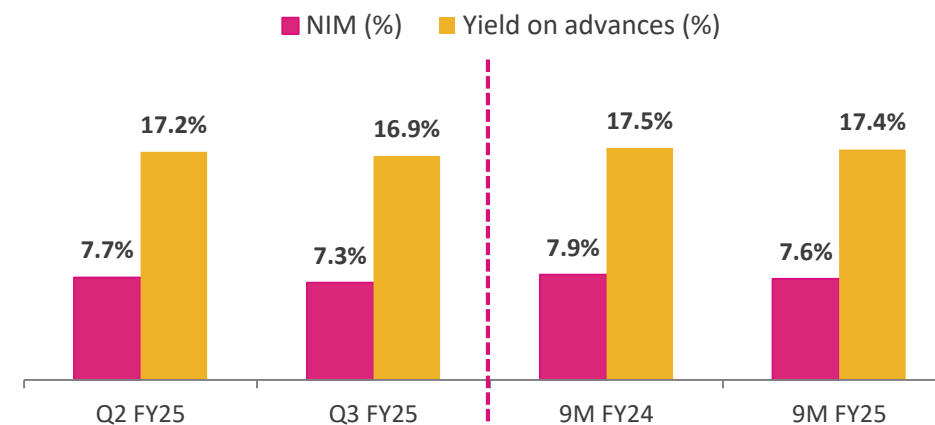
Key Financials

9M FY 25 RoA at 2.3% without accelerated provisioning impact of Rs. 208 crores

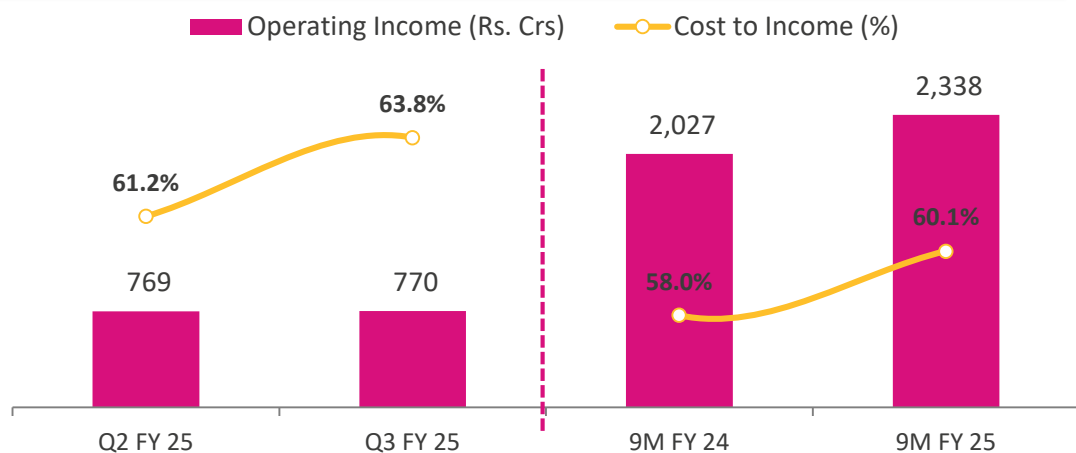
Adjusted RoA and RoE



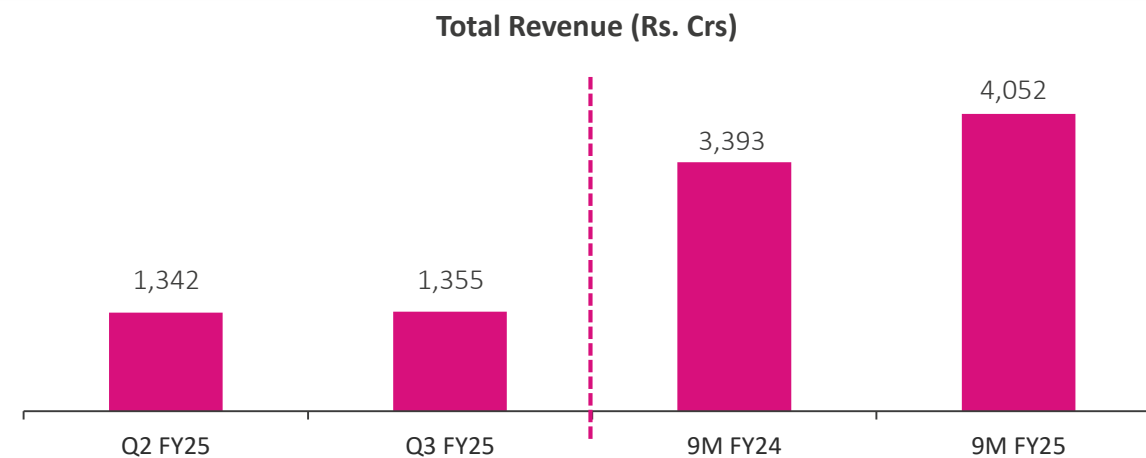
Secured NIMs steady along with growth



Operational efficiencies



Total Revenues y-o-y growth at 19%



*RoA and RoE are computed after adding back accelerated provision and considering DTA impact for the respective periods | Reported RoA and RoE for 9M FY 25 are 1.5% and 13.5% respectively. Reported RoA and RoE for Q3 FY 25 are 1.3% and 11.4% respectively

Net NPA has 79% secured loans and strong PCR for all businesses

GNPA and NNPA returning to Pre-COVID levels

Particulars	Secured	Unsecured	BC	Total
Gross NPA	382	225	151	758
Net NPA	198	50	3	251
LTV	46%			
Gross NPA%	2.0%	3.1%	9.2%	2.7%
Net NPA%	1.0%	0.7%	0.2%	0.9%
PCR%	48.3%	86.1%*	98.3%	66.9%

Restructured Portfolio @ 0.3% of AUM

INR crs	Dec-24
Group Loans	3
Agricultural and allied Loans	0
Individual and Micro Business loans	1
Total Unsecured Book	4
MSE (Micro & Small Enterprise Loans)	56
Affordable Housing	8
Micro LAP	8
Total Secured Book	72
Total Book	76
% of AUM	0.3%

Note: Advance for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book |

*No provision made on ECLGS book to the extent of Rs. 19 crores. If we consider the cover the PCR is 86.1%, else 77.6%

P&L Statement – Highest PBT of Rs. 354 Crs for 9M FY 25

Rs. Crs	Q3 FY 25	Q2 FY 25	9M FY 25	9M FY 24
Interest Income	1,177	1,166	3,511	2,902
Interest Expense	585	572	1,714	1,366
Net Interest Income	593	594	1,796	1,536
Other Income	177	176	542	491
Operating Income	770	769	2,338	2,027
Operating Expenses	491	471	1,405	1,176
Operating Margin	279	299	934	851
Provisions and Contingencies	174	210	580	504
Profit Before Tax	105	88	354	348
Taxes	(5)	(8)	(24)	-
Profit After Tax	111	97	378	348

Other Income for 9 month period:

Other Income includes:

- Commission, exchange and brokerage – Rs. 384 crores [Rs. 346 crores]:
 - Processing Fee - Rs. 164 crs [Rs. 180 crs]
 - Insurance commission - Rs. 98 crs [Rs. 77 crs]
 - Other fees - Rs. 122 crs [Rs. 89 crs]
- Miscellaneous Income – Rs. 140 crores [Rs. 137 crores]:
 - Income from sale of PSLC - Rs. 55 crs [Rs. 42 crs]
 - Recoveries - Rs. 85 crs [Rs. 95 crs]

Balance Sheet – Fresh Borrowings at 730 crs from NHB & SIDBI

Rs. Crs	December 31, 2024	September 30, 2024	December 31, 2023
CAPITAL AND LIABILITIES			
Capital	105	105	356
Reserves & surplus	3,877	3,756	2,363
Deposits	25,865	24,808	20,785
Borrowings	3,972	3,547	5,361
Other liabilities and provisions	1,232	1,217	1,290
TOTAL	35,051	33,434	30,154
ASSETS			
Cash and balances with Reserve Bank of India	1,293	1,400	1,285
Balances with banks and money at call and short notice	68	504	1,108
Investments	6,320	5,816	5,191
Advances	26,514	24,861	21,964
Fixed assets	153	151	133
Other assets	703	702	473
TOTAL	35,051	33,434	30,154

Borrowings:

Borrowings includes

- Refinance – Rs. 3,507 crores
- Tier-2 capital - Rs. 350 crores
- Others incl call - Rs. 115 crores

Fresh borrowings from NHB & SIDBI during the quarter amounting to Rs. 730 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















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>Ramalingam Ramaseshan Part-Time Chairman and Independent Director</p>	<ul style="list-style-type: none"> National Commodity and Derivative Exchange Ltd. 	 <p>Ajay Kanwal Managing Director & Chief Executive Officer</p>	<ul style="list-style-type: none"> Standard Chartered Bank CitiBank
 <p>Dr. Subhash C Khuntia Independent Director</p>	<ul style="list-style-type: none"> Former IRDAI Chairman Various Departments in Government of India 	 <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 		

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Enjoy returns of

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IN JUST

60

MONTHS

on your **Fixed Deposit**
at 8.20%* p.a.

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*Terms & Conditions apply. **Tenure: 5 years (1825 Days)
*The above illustration of 5 years (1825 days) is applicable on cumulative Fixed Deposit products only.
*Interest Rates are subject to change from time to time without prior notice.
For more details visit www.janabank.com/interest-rates.

**Guaranteed Returns, No Matter
When & How Much You Withdraw***

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- **Tenor***: Min 7 days to Max 180 days
- **Zero Charges***: No Exit Load
- **Partial Withdrawal***: Available
- **Overdraft Facility***: Available

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(A Scheduled Commercial Bank)

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- Personalized Zodiac Debit Card*
- Best-in-class Rewards & Offers*
- Dedicated Relationship Manager*
- Family Banking Facility*
- Zero Fee Banking*

*Terms and conditions apply.
*For selected transactions.
To know more visit www.janabank.com

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Dedicated Relationship Manager*

*Terms and conditions apply.

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+

ZERO FEE^{*} BANKING

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WITH

LEGEND SAVINGS ACCOUNT

FOR SENIOR CITIZENS

*Interest paid on incremental balance above Rs. 25 Lakhs and below Rs. 50 Lakhs.
*Interest Rates are subject to change from time to time without prior notice.
*On selected transactions only.

JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)



Jana Small Finance Bank

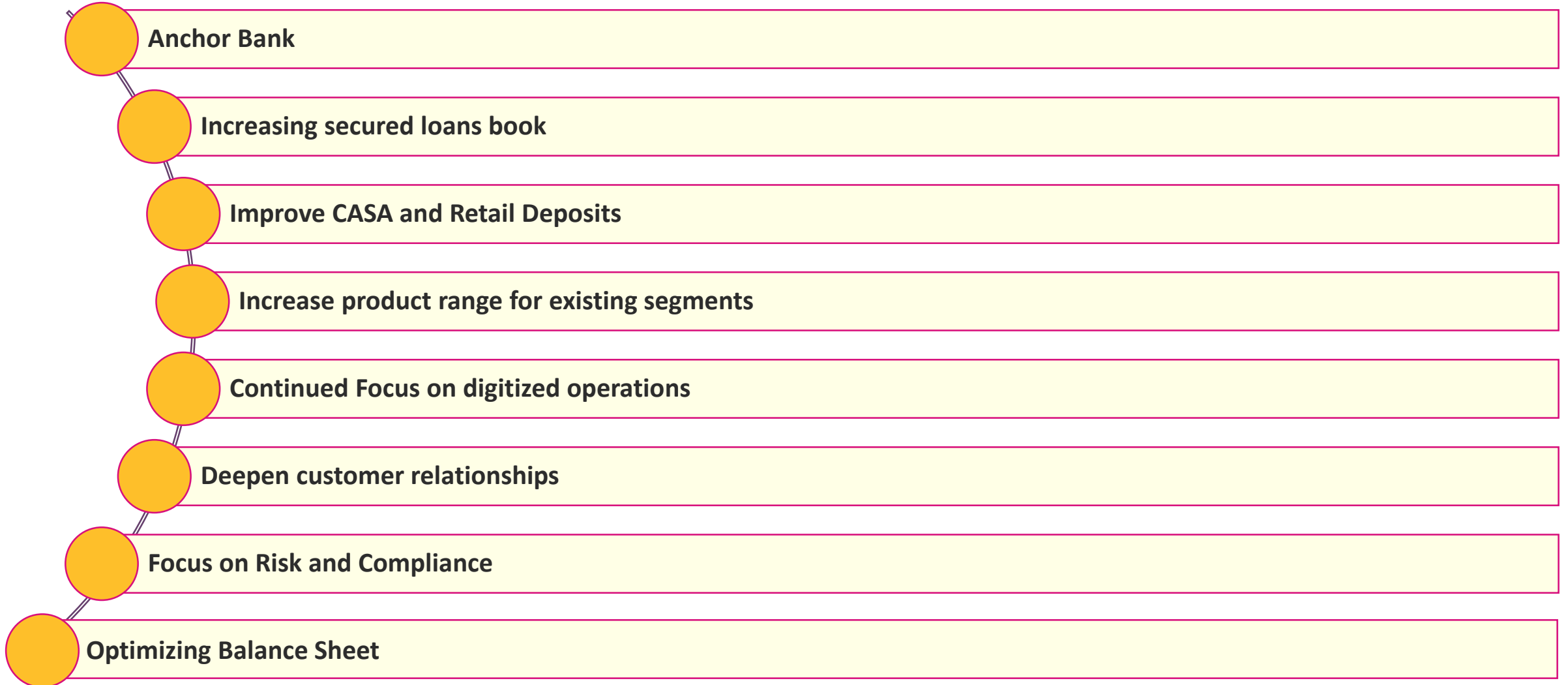
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Thank You

Our Strength



Our Strategies



Abbreviations

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