



JSFB/SEC/2024-25/64

22nd July 2024

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001,
Maharashtra
BSE Scrip Codes: 544118, 953148, 958869, 958877

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

Dear Sir/ Madam,

Subject: Investor Presentation for the quarter ended 30th June 2024

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

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

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 Embassy Golf
Links, Challaghatta, Bengaluru -560071.
CIN No. L65923KA2006PLC040028

T +91 80 4602 0100
E info@janabank.com
W www.janabank.com

Jana Small Finance Bank

Investor Presentation Q1 FY'2025







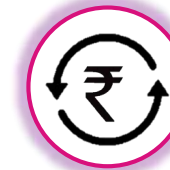
**Jana Small
Finance Bank**

A SCHEDULED COMMERCIAL BANK

Executive Summary

- Deposits growth of 41% y-o-y and 5% q-o-q, TD growth 4% q-o-q, CASA growth 9% q-o-q
- Advances growth of 25% y-o-y and 4% q-o-q. Secured q-o-q 8%, Unsecured q-o-q (**1%**)
- Secured grows q-o-q to 62% from 60% and CASA from 19.7% to 20.4%
- Capital Adequacy at 19.3% with Tier-1 CRAR of 18.2%. Strong liquidity with LCR of 296%
- Cost Income ratio at 55.5%, ROA at 2.1% and ROE at 18.8%
- GNPA at 2.5% slight increase is event driven and seasonal
- PAT of Rs. 171 crores after accounting for an additional provision of Rs. 54 crores and adding DTA of Rs 10 crores
- Considering interim PAT for Q1 FY25, the CRAR is 20.2% and Tier-1 CRAR is 19.1%

Highlights y-o-y – PBT growth of 77% and Deposits at 41%







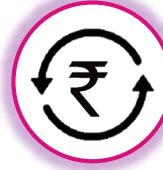
Assets	Liabilities	Asset Quality	Capital Structure	Operational Metrics	Ratios	P&L Metrics
 <p>Rs. 25,759 Crs / 25.1% Advances¹ / Growth (y-o-y)</p>	 <p>Rs. 23,710 Crs / 41.0% Deposits / Growth (y-o-y)</p>	 <p>2.51% [2.68%] Gross NPA*</p>	 <p>3,757 Crs [2,445 Crs] Net worth</p>	 <p>780 [766] Banking Outlets</p>	 <p>2.1% [1.4%] ROA</p>	 <p>Rs. 160 Crs [90 Crs] PBT</p>
<p>Rs. 4,159 Crs / 13.9% Disbursements / Growth (y-o-y)</p>	<p>64.7% [74.5%] Retail Deposits²</p>	<p>0.95% [1.09%] Net NPA*</p>	<p>19.3% [18.7%] CRAR</p>	<p>22/2 Presence in States/UTs</p>	<p>18.8% [18.3%] ROE</p>	<p>Rs. 356 Crs [273 Crs] PPOP</p>
<p>62% [58%] Share of Secured Advances¹</p>	<p>8.0% [7.5%] Cost of Funds</p>	<p>62.7% [60.1%] Provision Coverage Ratio</p>	<p>18.2% [16.7%] Tier I Capital Adequacy Ratio</p>	<p>4.39 Mn [4.63 Mn] Active Customers</p>	<p>8.0% [7.6%] NIM</p>	<p>Rs. 610 Crs [462 Crs] NII</p>

ROA, ROE and Networth is after considering DTA of Rs. 10 crores in Q1-FY 25 and Nil in Q1-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)

*Advance for the purpose of GNPA/NNPA calculation includes Securitization and Direct Assignment book | Figures in [] represent Q1 FY24 data | CRAR and Tier-1 capital adequacy does not consider interim profits of Q1-FY 25 | 1.23 million dormant customer accounts closed in Q1-FY 25. We will be correcting the active customers data for the comparative periods for better understanding in future.

Highlights q-o-q – Healthy growth with Asset 4% and Liability 5%

Assets	Liabilities	Asset Quality	Capital Structure	Operational Metrics	Ratios	P&L Metrics
						
Rs. 25,759 Crs / 4.1% Advances ¹ / Growth (q-o-q)	Rs. 23,710 Crs / 5.0% Deposits / Growth (q-o-q)	2.51% [2.00%] Gross NPA*	3,757 Crs [3,577 Crs] Net worth	780 [808] Banking Outlets	2.1% [4.2%] ROA	Rs. 160 Crs [166 Crs] PBT
Rs. 4,159 Crs / (12.7%) Disbursements / Growth (q-o-q)	64.7% [63.9%] Retail Deposits ²	0.95% [0.53%] Net NPA*	19.3% [20.3%] CRAR	22/2 Presence in States/UTs	18.8% [41.5%] ROE	Rs. 356 Crs [342 Crs] PPOP
62% [60%] Share of Secured Advances ¹	8.0% [7.8%] Cost of Funds	62.7% [73.7%] Provision Coverage Ratio	18.2% [19.0%] Tier I Capital Adequacy Ratio	4.39 Mn [5.44 Mn] Active Customers	8.0% [8.1%] NIM	Rs. 610 Crs [591 Crs] NII

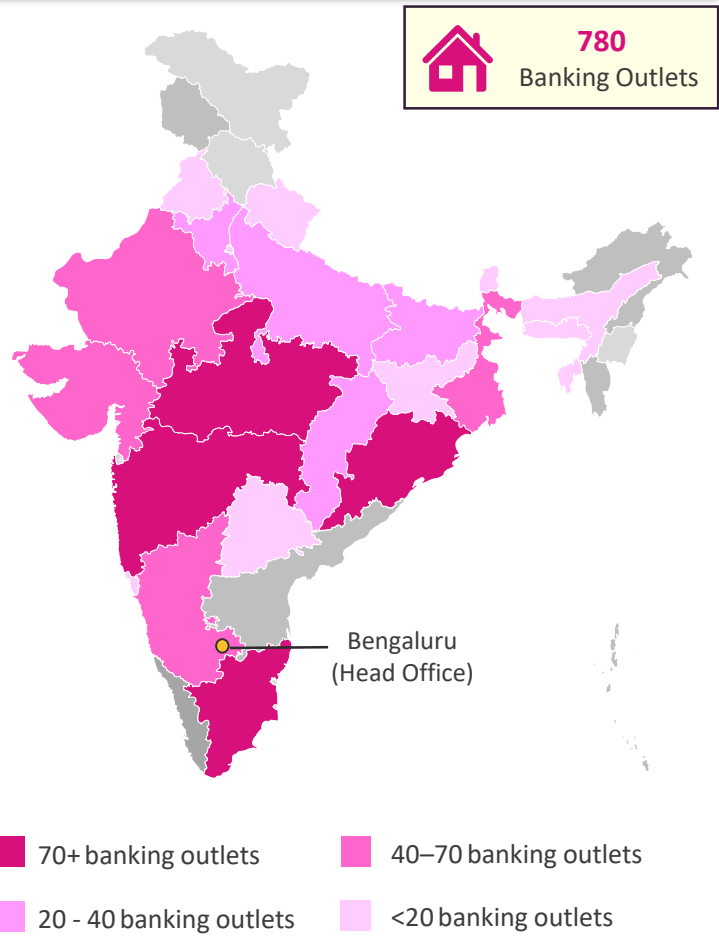
ROA, ROE and Networth is after considering DTA of Rs. 10 crores in Q1-FY 25 and Rs. 155 crores in Q4-FY 24

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)

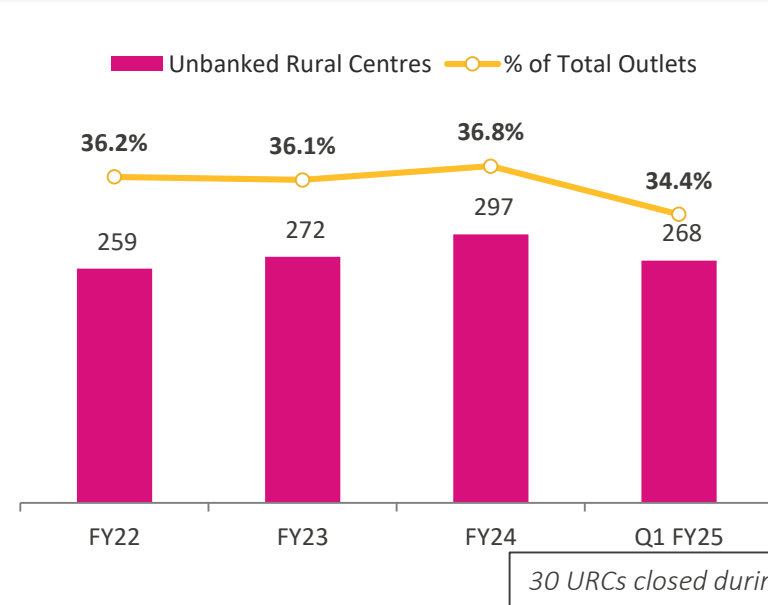
*Advance for the purpose of GNPA/NNPA calculation includes Securitization and Direct Assignment book | Figures in [] represent Q4 FY24 data | CRAR and Tier-1 capital adequacy does not consider interim profits of Q1-FY 25 | 4 30 URCS closed during the quarter | | 1.23 million dormant customer accounts closed in Q1-FY 25. We will be correcting the active customers data for the comparative periods for better understanding in future.

National franchise with strong brand recognition

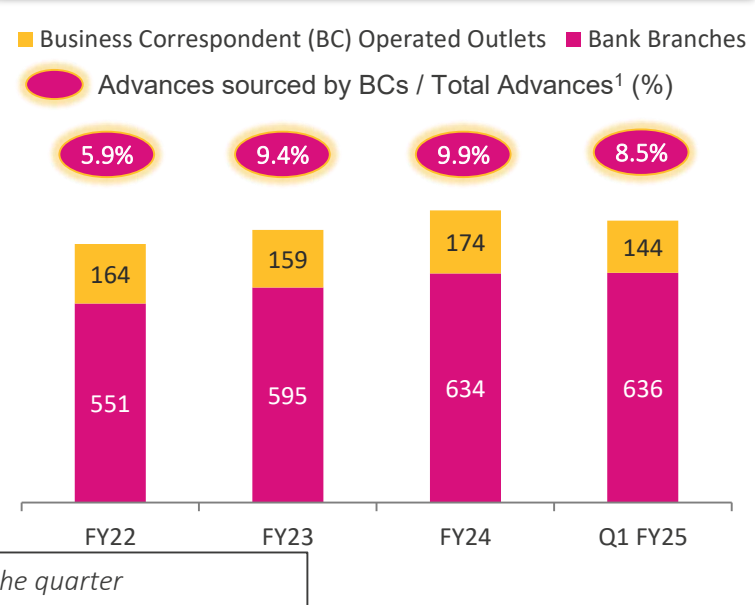
Distribution of bank branches



Presence in Unbanked Rural Centers



MFI through BCs



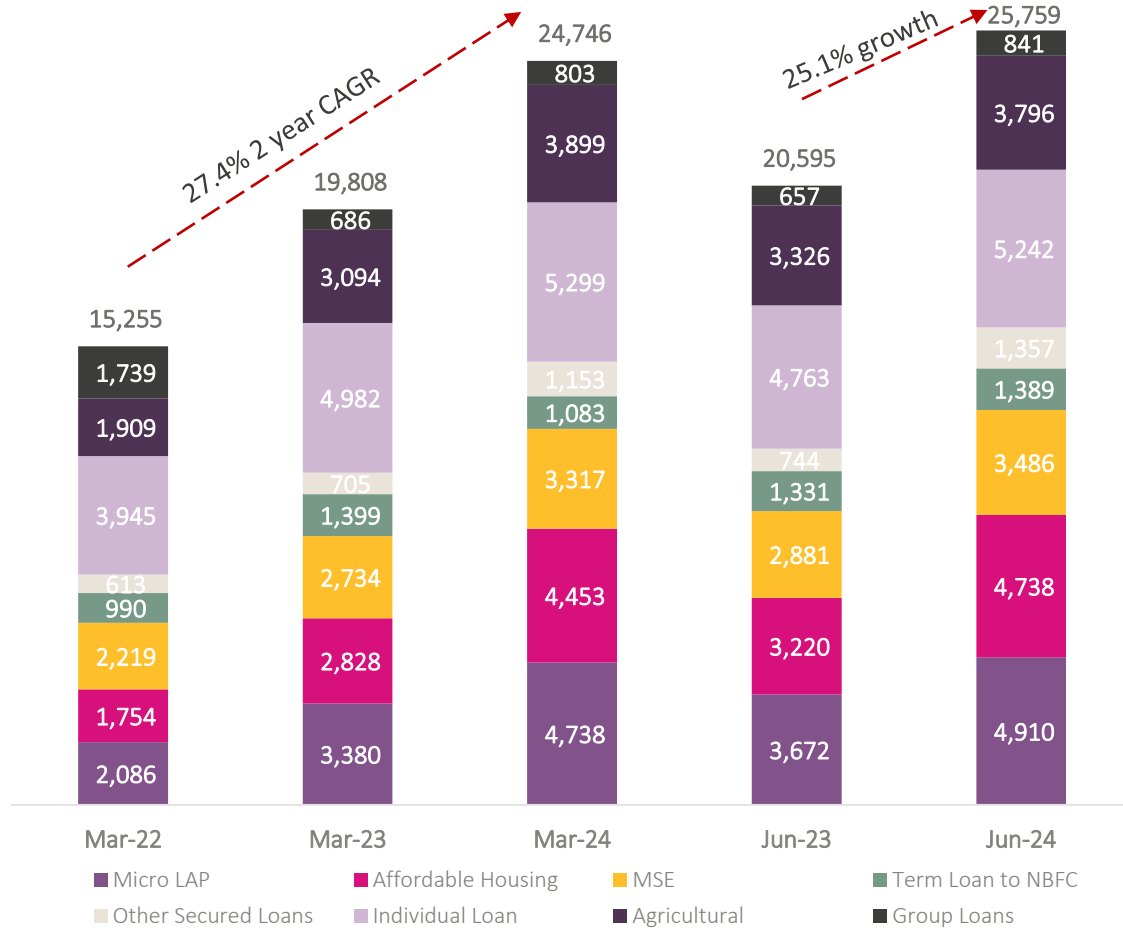
Key customer and delivery channel metrics

- > 12 Million** Customer served since 2008
- 4.4 Million** Active Customers as of June 30, 2024
- 22 States / 2 UTs** Geographical presence
- 61** ATMs
- 14** Zonal Offices

¹Advances includes IBPC & Securitisation Book
1.23 million dormant customer accounts closed in Q1-FY 25

Secured Lending at 62% in 6 years; Unsecured q-o-q growth negative 1%

Asset Products



Key Metrics for Asset Products

Category of Advance (As at June 30, 2024)	Average Tenure (Months)	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	Micro LAP	127	0.63	33.7%	3.6%	1.3%	1.1%	31.6%
	Affordable Housing	215	1.18	47.1%	6.4%	0.7%	0.6%	52.6%
	MSME Loans	138	4.34	21.0%	5.1%	1.97%	1.53%	39.1%
	Term Loans To NBFCs	19	154.35	4.3%	28.2%	0.0%	0.0%	NA
	Two-wheeler Loans	28	0.06	103.5%	13.6%	2.3%	1.9%	NA
	Gold Loans	5	0.05	55.4%	32.9%	0.7%	0.6%	60.0%
Unsecured Advances	24	0.04	13.0%	(1.2%)	4.7%	1.0%	NA	

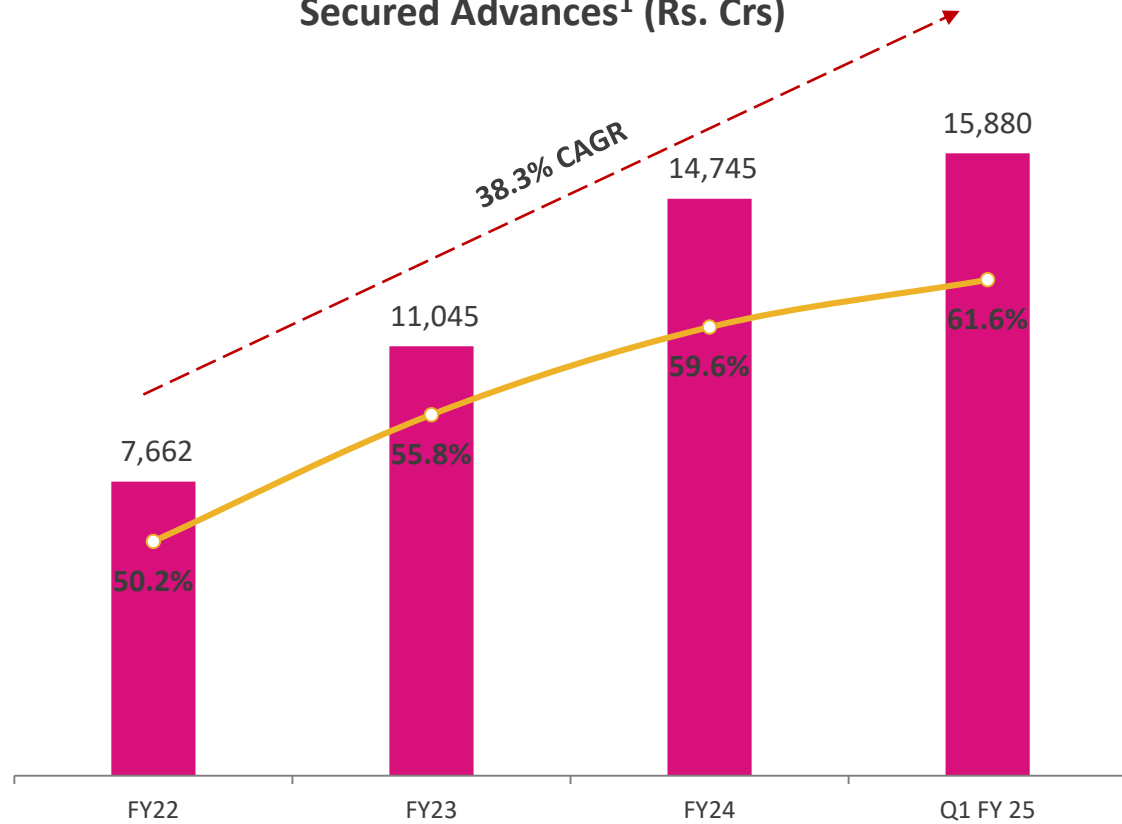
Other Secured Loans includes Gold Loans, Two Wheeler Loans and Loan Against FD

Consistent De-risking and Diversification

Focus on making secured the core

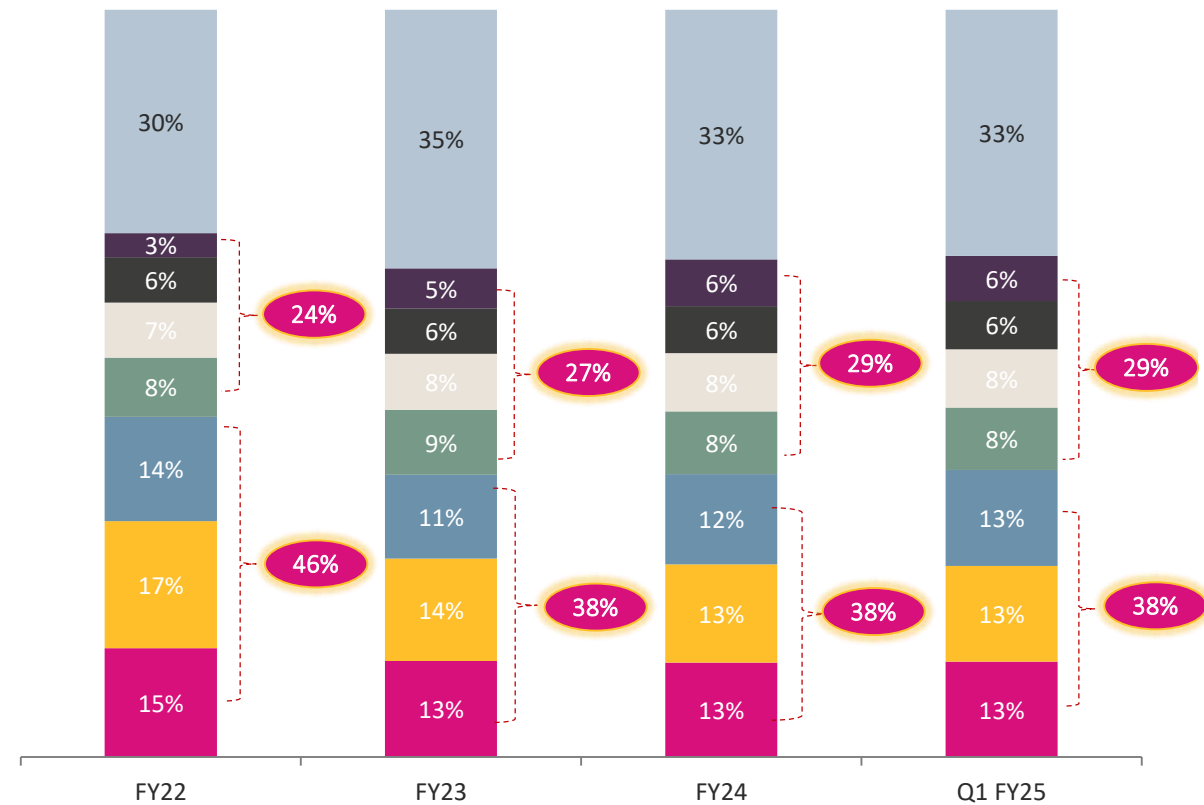
Low geographical concentration

Secured Advances¹ (Rs. Crs)



Legend for Geographical Concentration:

- Maharashtra (Pink)
- Tamil Nadu (Yellow)
- Karnataka (Blue)
- Gujarat (Green)
- Madhya Pradesh (Grey)
- Rajasthan (Black)
- Uttar Pradesh (Dark Purple)
- Others (Light Blue)



¹Advances includes IBPC & Securitisation Book

API based digital Process

Customised Score Card

Bureau

Bank Statements

Financials

GST

Personal Discussion

Portfolio Management & Early Warning

Bounce Incidence
Refreshed bureau
Internal risk score

Key Account Manager
Updated financial
information , bank
statements

The shape of future MFI – BC book showing challenge and slowing

Product Wise Advances ¹	Jun-24	Digital Payment	ATS ²	y-o-y Growth	q-o-q Growth	GNPA ³	NNPA ³	PCR
Individual Loan	5,230	36.2%	48,019	9.8%	(1.0%)	4.4%	0.7%	85.1%
- Agri	1,155	23.3%	49,425	20.4%	6.4%	4.1%	0.6%	86.7%
- Non Agri	4,075	39.0%	47,634	7.1%	(2.9%)	4.4%	0.7%	84.7%
BC Book	2,189	24.2%	27,664	9.5%	(10.5%)	7.8%	2.4%	70.3%
Agri Group	1,865	6.6%	30,226	12.9%	4.2%	3.2%	0.4%	88.0%
Group Loans	595	13.9%	29,620	79.6%	23.3%	1.2%	0.2%	82.7%
Total Unsecured	9,879	22.9%	36,612	13.0%	(1.2%)	4.7%	1.0%	80.0%

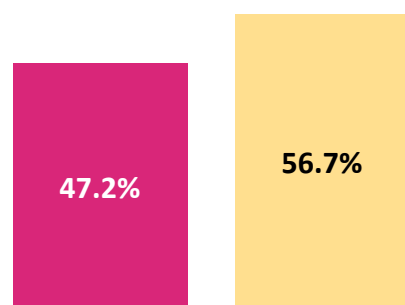
Note: ¹Advances includes IBPC & Securitisation Book | ² Average Ticket size is based on closing AUM |

³Advance for the purpose of GNPA/NNPA calculation includes Securitization book

Healthy mix of existing and new customers

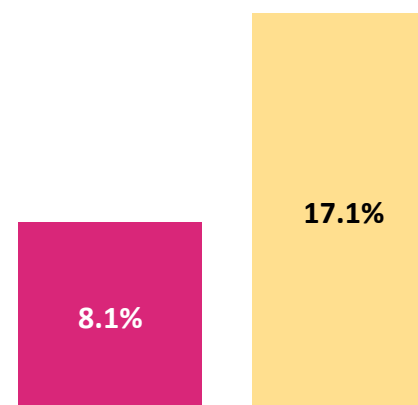
Product	L1	L2	L3	L4+
Agri	3,145	585	48	18
GL	738	65	23	16
IL	396	1,608	1,537	1,701
Overall	4,279	2,258	1,608	1,734

RFS Overall - % Portfolio Existing Customers



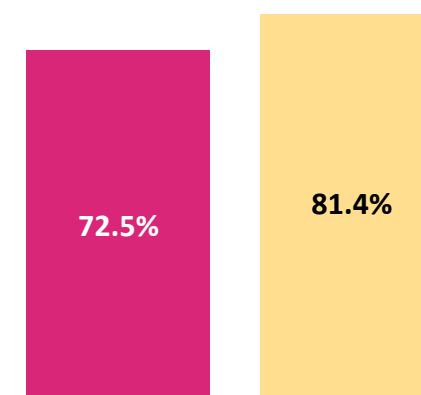
■ Q1 FY24 ■ Q1 FY25

Agri Loans - % Portfolio Existing Customers



■ Q1 FY24 ■ Q1 FY25

GL and IL - % Portfolio Existing Customers



■ Q1 FY24 ■ Q1 FY25

Note - Data relates to MFI customers only

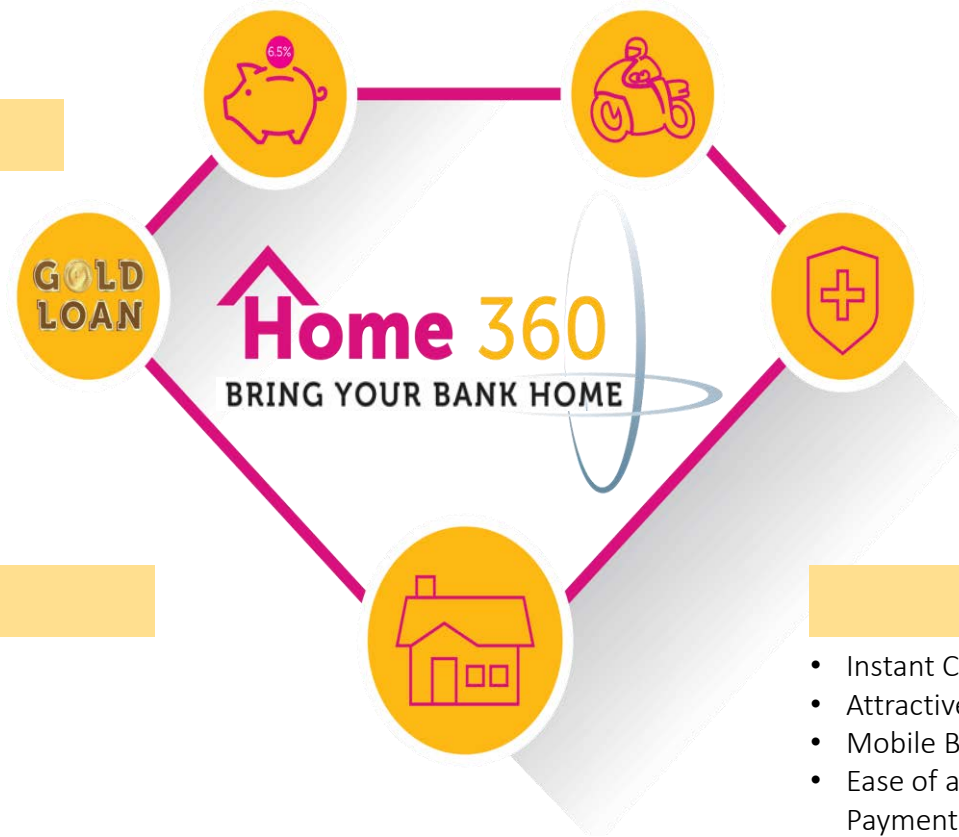
 Home Loan leading to Anchor Bank
with Multiple Product Offerings and Special Benefits

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%

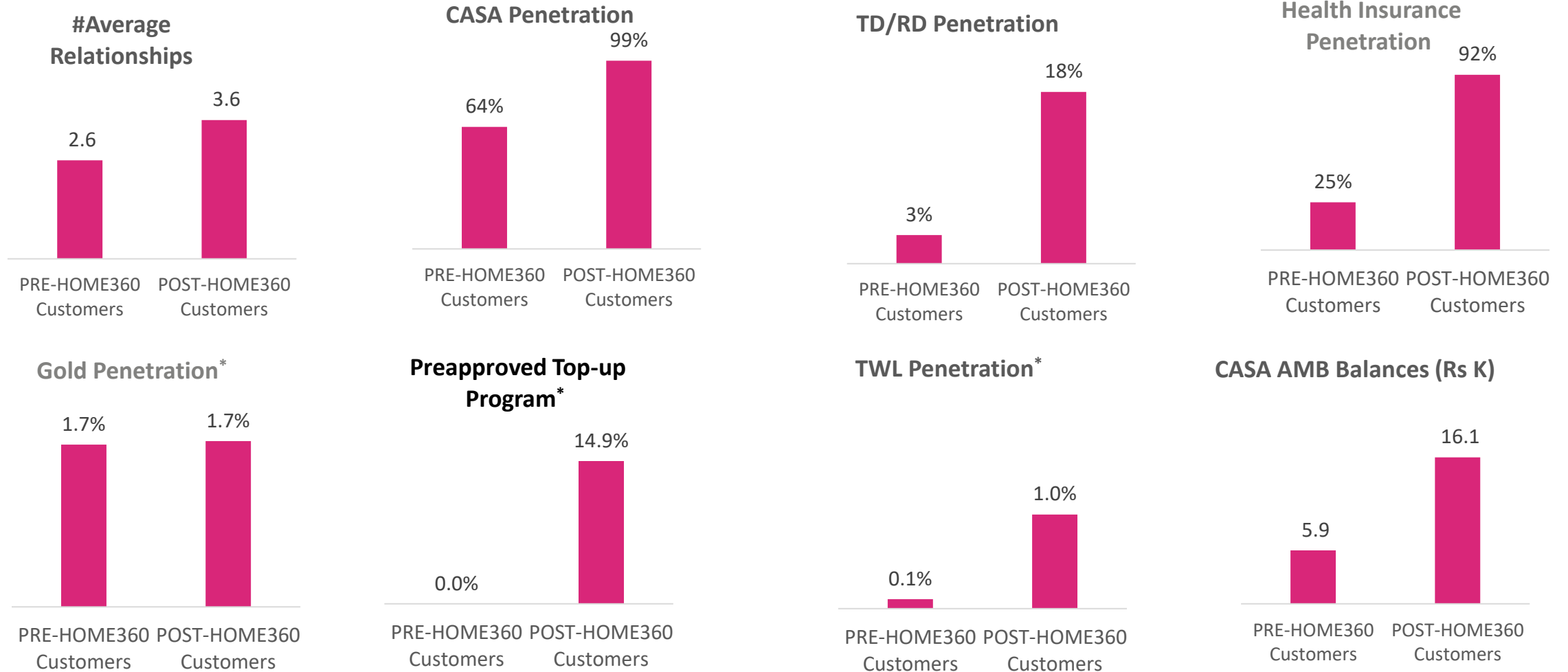
Health Insurance

- 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:

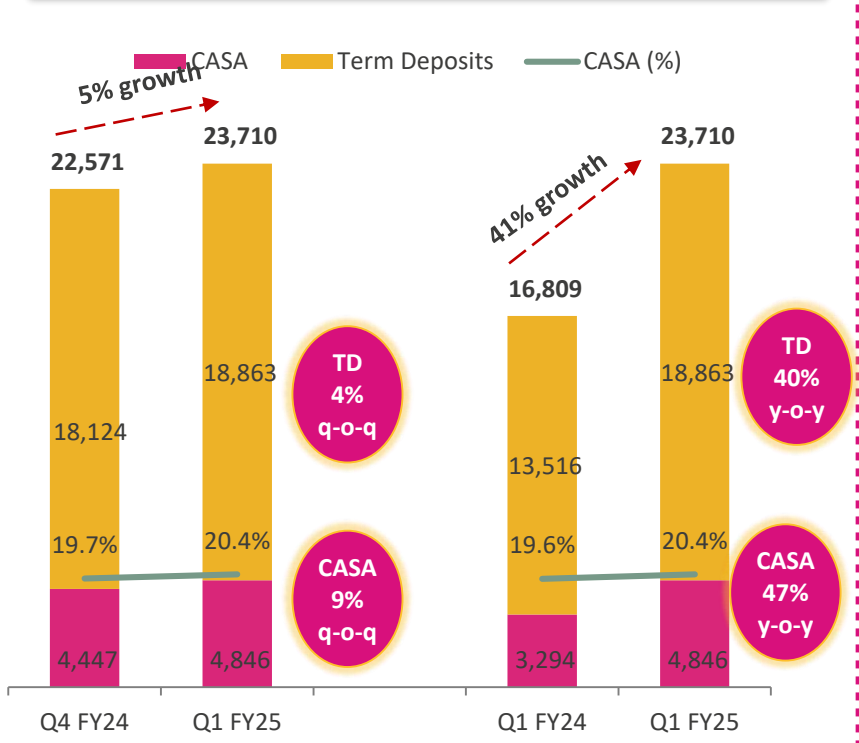
PRE-HOME360 Customers refers to customers on boarded before the HOME360 initiative. Customer Data as of Mar-2024 EOM.

* 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

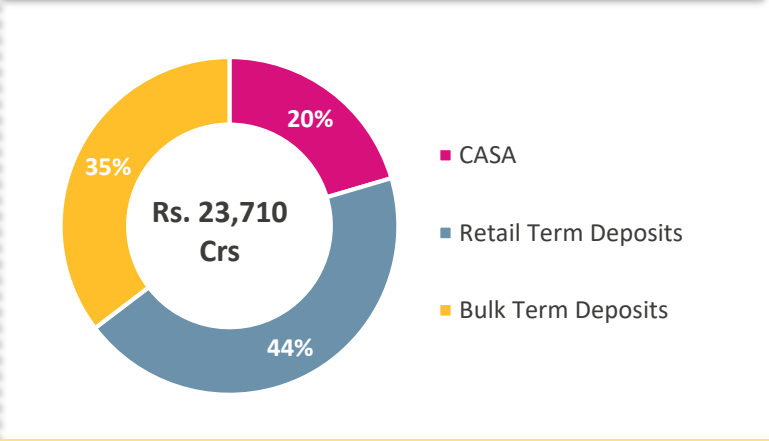
Fast growing deposits at 41% and CASA growing at 47% in a highly competitive environment

Rapidly growing deposit portfolio

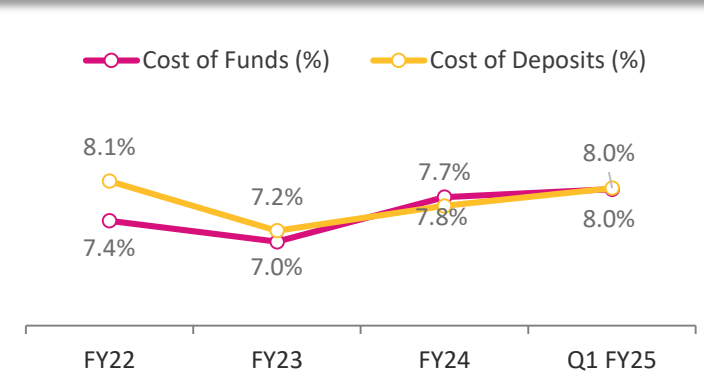


- Credit to Deposits ratio reducing from **109.9%** in Jun-23 to **102.1%** in Jun-24 as the Deposits have grown faster than advances
- **96.6%** of Bulk Deposit y-o-y growth is non-callable and **90.7%** of Bulk Deposits are contracted at 1 year and above.

Diversified deposit base...

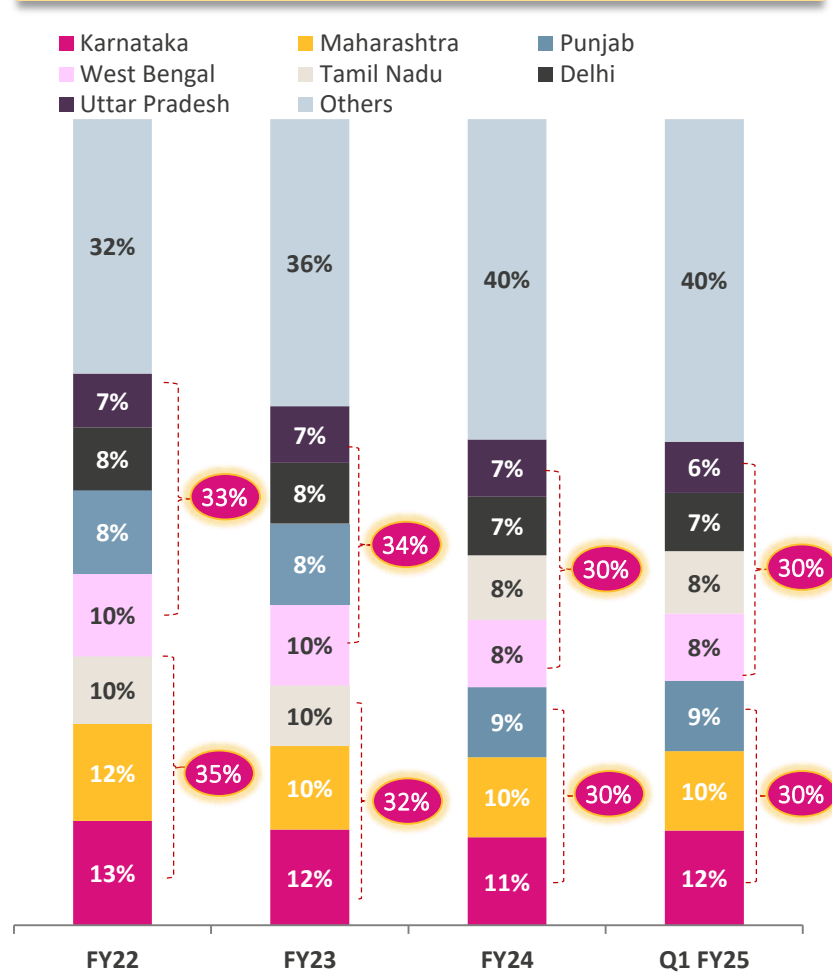


Cost of funds and deposit reflect market and stability



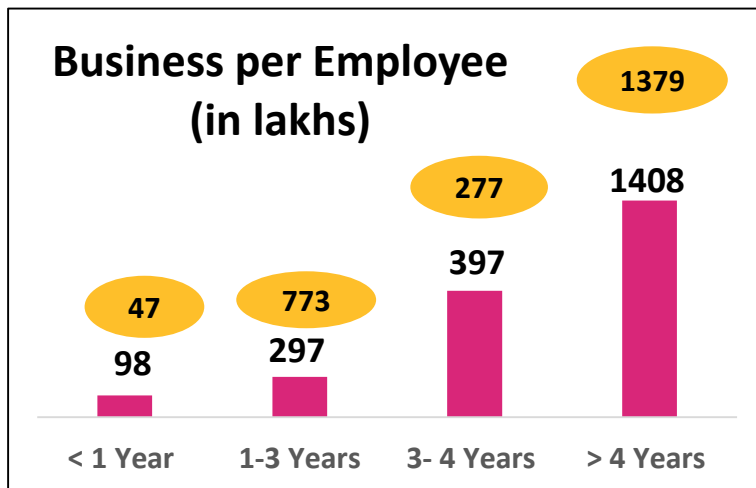
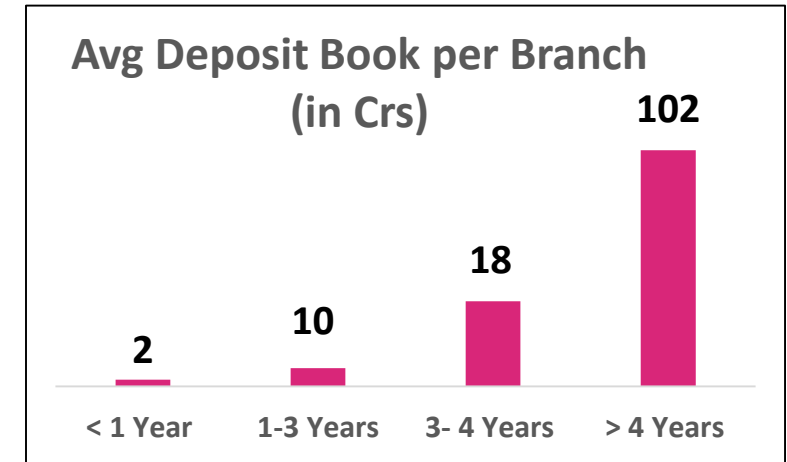
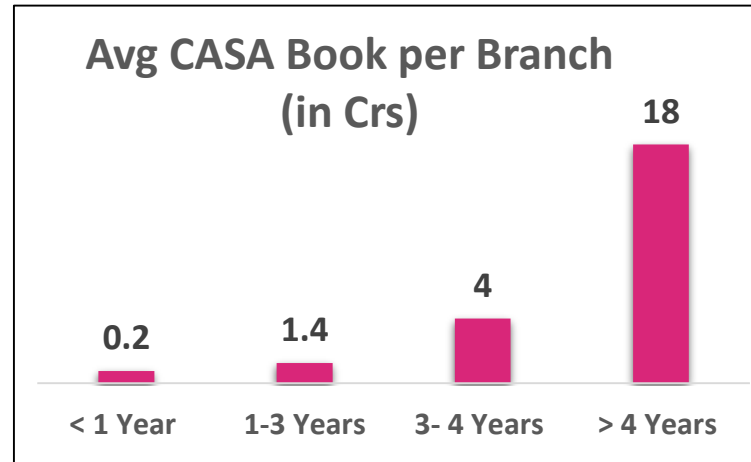
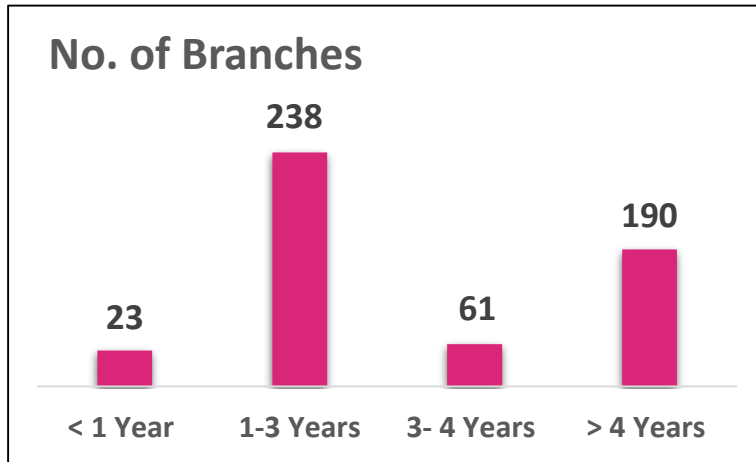
97.6% of Retail deposits are contracted at 1 year and above.

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



- Deposit growth shows exponential improvement with vintage, .
- Launched senior citizen savings bank product “Legend” with monthly interest payout. Excellent response with 3X ATS.
- Exclusive & Premier programs launched for HNIs showing excellent traction.
- NR program revamped leading to improvement in acquisition. ATS 4X.

Digital Channels



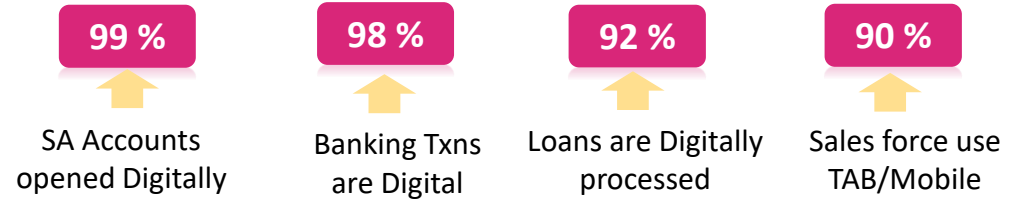
Key Highlights

4.6	Continued to be the top rated banking apps
80%	y-o-y Growth in Txn Volume
21%	y-o-y Growth MB Registration
38%	y-o-y Growth in MB Txn Volume
42%	y-o-y Growth in MB Txn Value

Digital Highlights

Jana Digitization

90% + Digital Uptake



Merchant QR

15,826 QR Codes Installed across merchants. 82% Active.
5.18 X CASA impact

Digital Adoption



40%
YoY UPI in-app transactions value



3.44 X
YoY growth in NACH transactions



80% customers carded during Q1 FY 2024-25
69% of customers base carded



**Jana Small
Finance Bank**

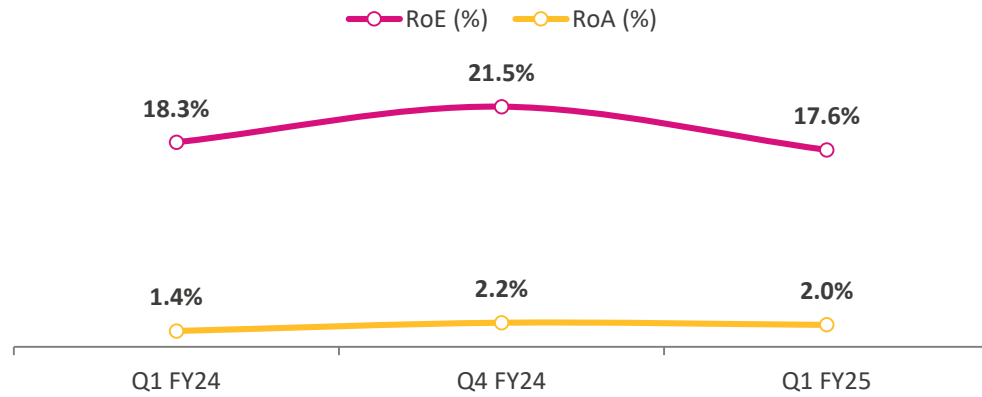
A SCHEDULED COMMERCIAL BANK



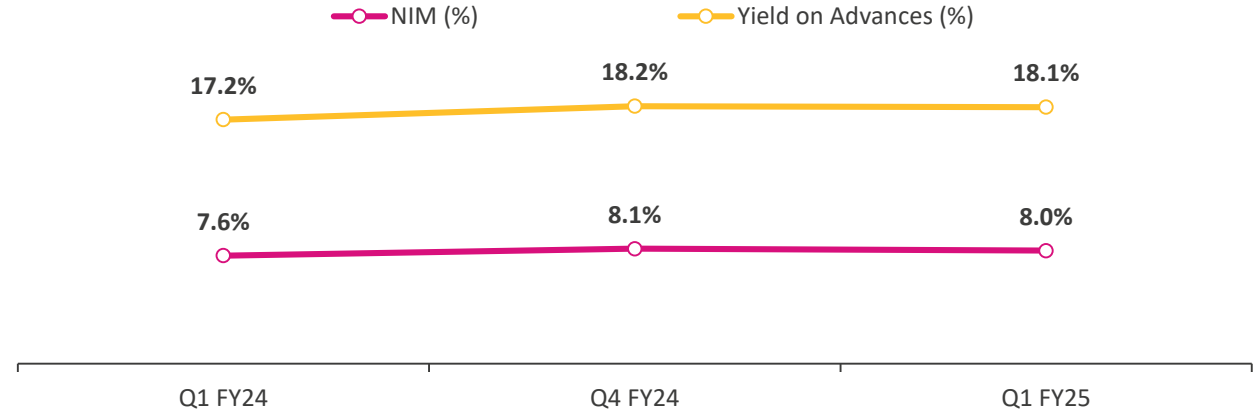
Key Financials

Cost Income Ratio at 55.5%

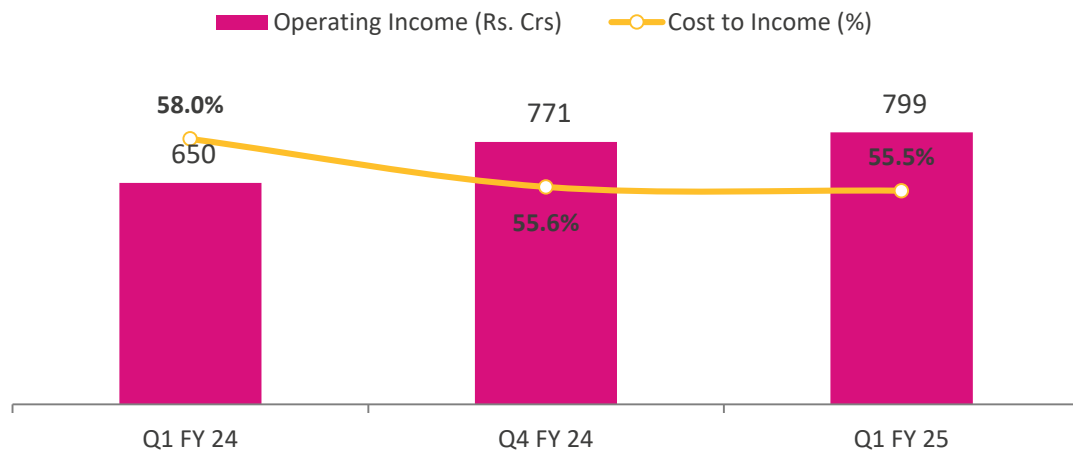
Steady Return ratios



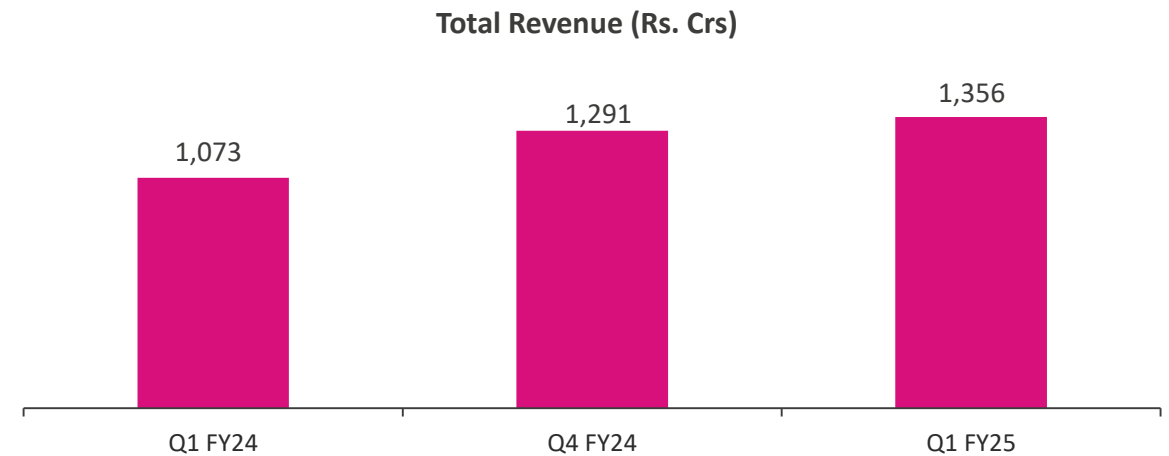
Stable NIMs



Managing Operational efficiencies



Increasing total revenues

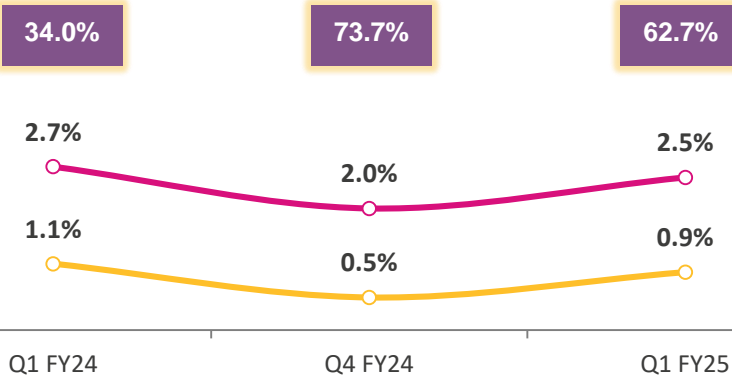


ROA and ROE is computed without considering DTA impact
Q1-FY 25 is lower due to impact of the Capital Raised during the IPO in Feb-24

GNPA and NNPA increase is event driven and seasonal

Asset quality ratios

○ GNPA % ○ NNPA % ■ PCR %

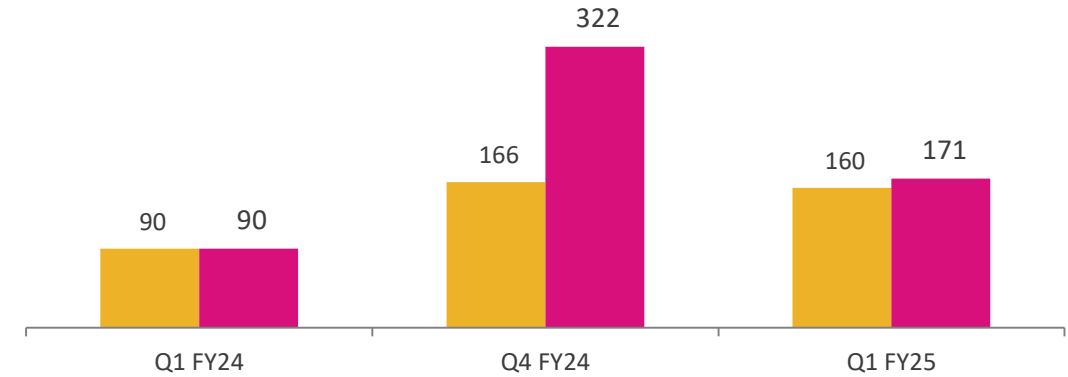


GNPA / NNPA
Secured Book
1.1% / 0.9%

GNPA / NNPA
Unsecured Book
4.7% / 1.0%

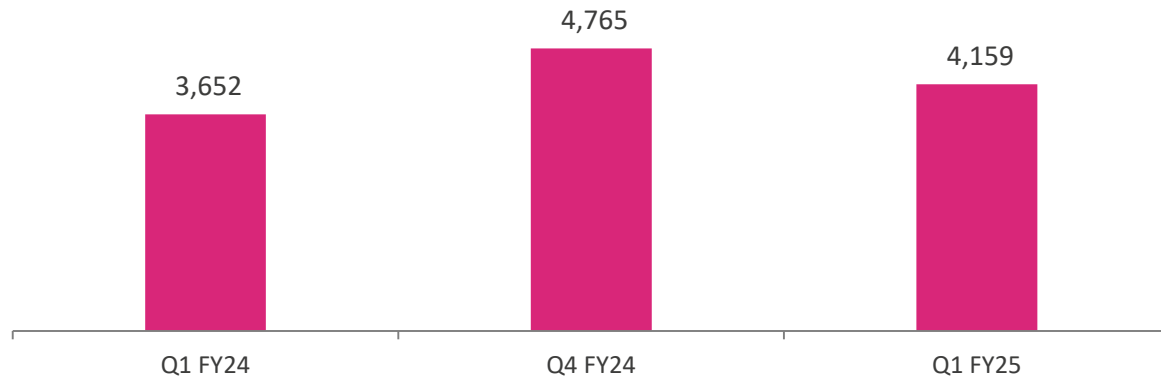
y-o-y PAT growth of 89%

■ Profit Before Tax ■ Profit After Tax



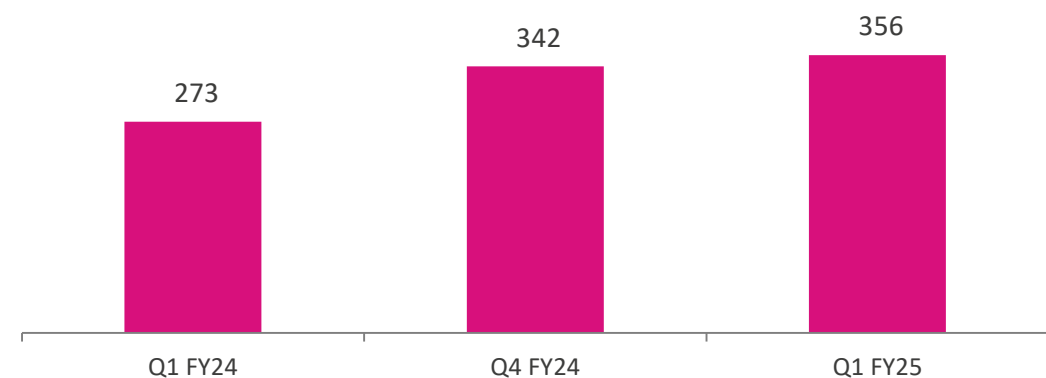
Focused lending operations with secured as core

Disbursement (Rs. Crs)



Increasing operating profits

Pre-provision operating profit (Rs. Crs)



*Advance for the purpose of GNPA/NNPA calculation includes Securitization and Direct Assignment book

Net NPA has 61% secured loans

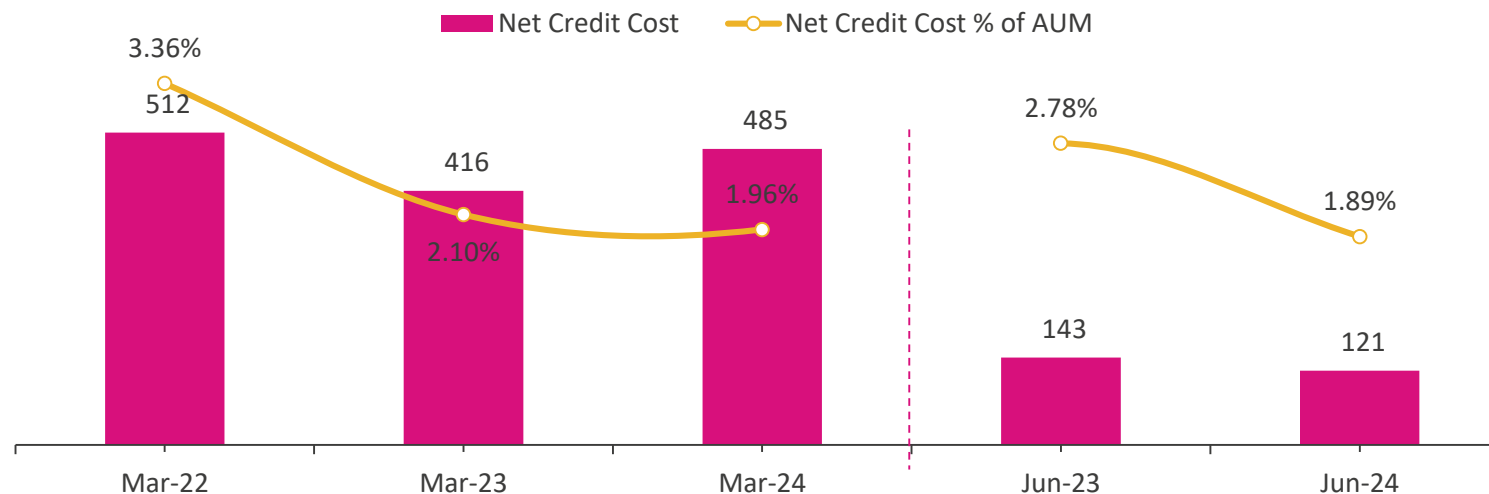
GNPA and NNPA returning to Pre-COVID levels

Particulars	Secured	Unsecured	BC	Total
Gross NPA	181	295	170	646
Net NPA	148	42	50	241
LTV	57%			
Gross NPA%	1.1%	3.8%	7.8%	2.5%
Net NPA%	0.9%	0.6%	2.4%	0.9%
PCR%	18.4%	85.6%	70.3%	62.7%
PCR% (including tech write-off)	42.6%	98.9%	76.2%	94.4%

Restructured Portfolio @ 0.3% of AUM

INR crs	Jun-24
Group Loans	6
Agricultural and allied Loans	1
Individual and Micro Business loans	2
Total Unsecured Book	8
MSE (Micro & Small Enterprise Loans)	62
Affordable Housing	8
Micro LAP	10
Total Secured Book	80
Total Book	88
LTV on Secured Book	46%

Credit Cost Ratio continues to improve at 1.89%



Particulars	Mar-22	Mar-23	Mar-24	Jun-23	Jun-24
Credit Cost	569	744	679	183	194
Accelerated Provisioning	-	71	73	-	54
Recoveries under other income	57	257	122	40	19
Net Credit Cost	512	416	485	143	121
AUM	15,255	19,808	24,746	20,595	25,759
Net Credit Cost % of AUM	3.36%	2.10%	1.96%	2.78%	1.89%

*Net Credit cost% is annualized

Balance Sheet

Rs. Crs	June 30, 2023	March 31, 2024	June 30, 2024
CAPITAL AND LIABILITIES			
Capital	452	105	105
Reserves & surplus	1,993	3,472	3,653
Deposits	16,809	22,571	23,710
Borrowings	5,963	5,211	4,629
Other liabilities and provisions	1,211	1,350	1,198
TOTAL	26,428	32,710	33,294
ASSETS			
Cash and balances with Reserve Bank of India	993	1,026	1,028
Balances with banks and money at call and short notice	967	1,029	530
Investments	5,495	6,738	6,766
Advances	18,476	23,111	24,207
Fixed assets	129	142	135
Other assets	368	665	628
TOTAL	26,428	32,710	33,294

Borrowings:

Borrowings includes

- Refinance – Rs. 3,649 crores
- SLTRO – Rs. 400 crores
- Tier-2 capital - Rs. 350 crores
- Others incl call - Rs. 230 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	Quarter ended June 2023	Quarter ended March 2024	Quarter ended June 2024
Net Interest Income	462	591	610
Other Income	188	180	189
Operating Income	650	771	799
Operating Expenses	377	429	443
Operating Margin	273	342	356
Provisions and Contingencies	183	175	196
Profit Before Tax	90	166	160
Taxes	0	(155)	(10)
Profit After Tax	90	322	171

Other Income:

Other Income includes:

- Commission, exchange and brokerage – Rs. 129 crores [Rs. 102 crores]
 - Processing Fee – Rs. 54 crs [53 crs]
 - Insurance commission – Rs. 39 crs [29 crs]
 - Other fees – Rs. 36 crs [20 crs]
- Miscellaneous Income – Rs. 60 crores [82 crs]:
 - Income from sale of PSLC - Rs. 40 crs [42 crs]
 - Recoveries - Rs. 20 crs [40 crs]

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

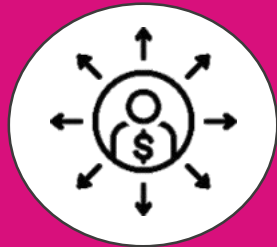
We continue to increase our secured business proportion each year.

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

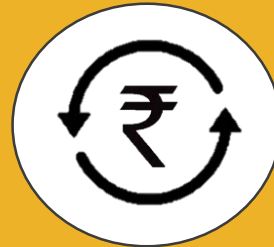
Digital with high standards of governance and customer service are key components of our DNA



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 		

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

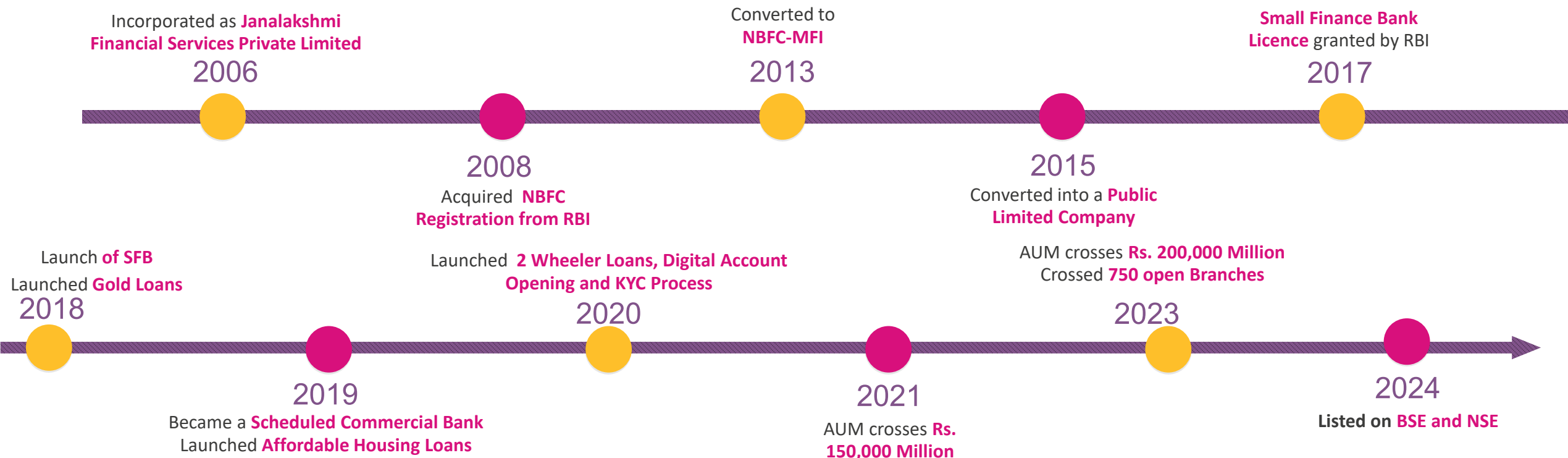
Name & Designation	Past Experience	Name & Designation	Past Experience	Name & Designation	Past Experience
 Abhilash Sandur Chief Financial Officer	<ul style="list-style-type: none"> Kotak Mahindra Bank Ltd. Bharti Axa General Insurance Co. Ltd. 	 Sudhir Madhavan Head of Retail Financial Services	<ul style="list-style-type: none"> HDFC Bank Ltd Bajaj Finance Ltd 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 Ltd IDFC First Bank 	 Ashish Gopal Saxena Chief Information and Digital Officer	<ul style="list-style-type: none"> U GRO Capital Ltd AU Small Finance Bank Max Life Insurance 	 Gopal Tripathi Head of Treasury and Capital Markets	<ul style="list-style-type: none"> State Bank of India HDFC Bank Ltd. Bank of India
 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 Ltd HDFC Bank 	 Mahalingam Ramachandran Head of Internal Audit	<ul style="list-style-type: none"> HDFC Bank Ltd.
 Rincoo Ji Vachha Head - Affordable and Micro Housing Loans	<ul style="list-style-type: none"> ICICI Bank CRISIL Ltd 				

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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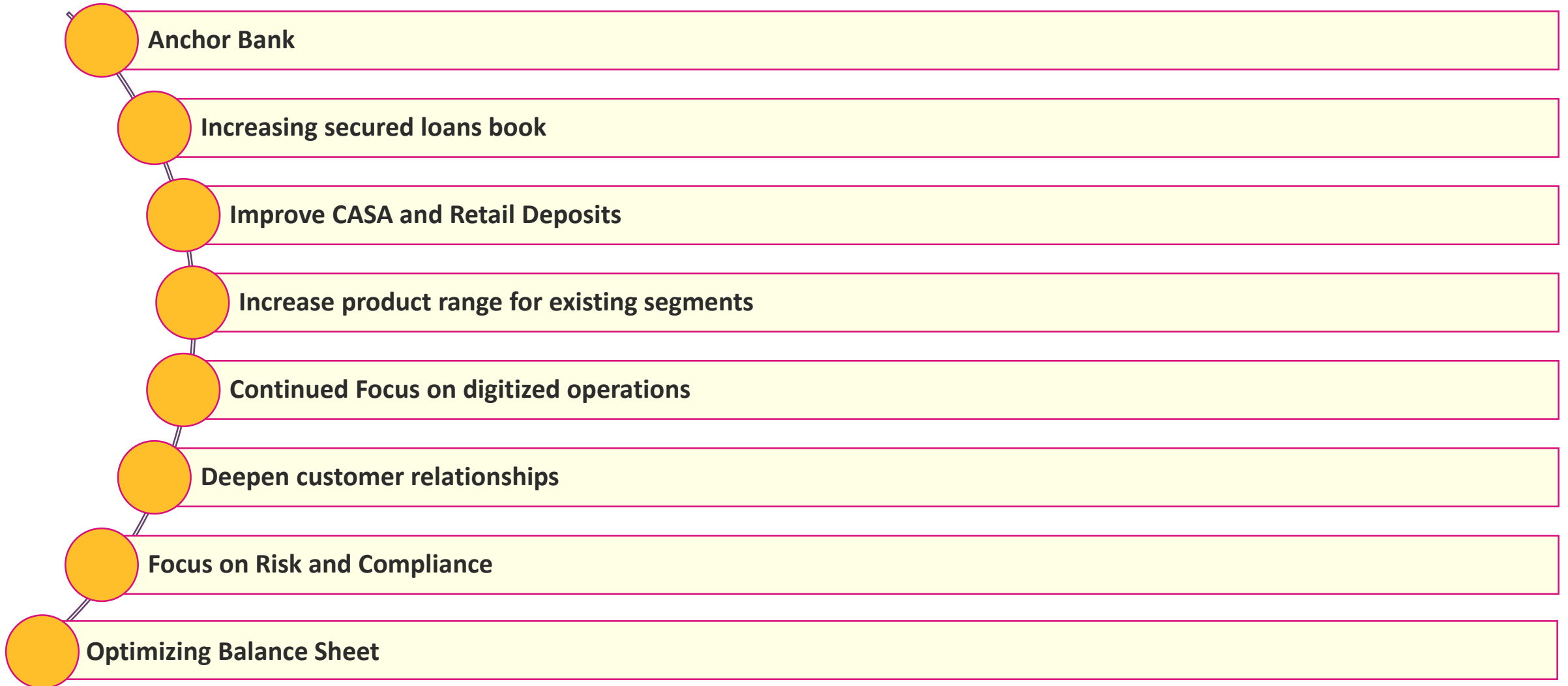


Note: Fitch Report; As at September 30, 2023;

Our Strength



Our Strategies





Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

Thank You

DTA of Rs. 750 crores till FY 2027 can be utilized

Particulars	As reported	Excluding DTA	Excluding DTA and Applying Tax
PBT	160	160	160
DTA	10	-	-
Provision for Tax	-	-	40
PAT	171	160	120
ROA	2.1%	2.0%	1.5%
ROE	18.9%	17.8%	13.3%

- Balance DTA of Rs. 750 crores not yet recognized. The amount is available for set off against Profits till 31st Mar 2027
- Net DTA of Rs. 10 crores recognized during the quarter

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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