Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

JSFB/SEC/2026-27/65

July 17, 2026

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: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. No Impact on P&L for FY 26-27.

Dear Sir/Madam,

We refer to SEBI master circular vide ref no. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 issued on July 11, 2023 updated on January 30, 2026. We provide the details of Divergence in Asset Classification and Provisioning for NPAs as per the Risk Assessment Report (RAR) of the RBI for year 2024-25.

You are requested to kindly take note of the same pursuant to Regulation 30 of SEBI (LODR) Regulations, 2015.

Thanking you.

Yours faithfully
For Jana Small Finance Bank Limited

LAKSHMI RAJA NARAYANAMURTHY
Digitally signed by LAKSHMI RAJA NARAYANAMURTHY
Date: 2026.07.17 21:12:02 +05'30'

Lakshmi R N
Company Secretary & Compliance Officer

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Divergence in Asset Classification and Provisioning of NPAs

Sr.	Particulars	(Amount in Rs. crore)
1	Gross NPAs as on March 31, 2025* as reported by the bank	750
2	Gross NPAs as on March 31, 2025 as assessed by Reserve Bank of India	919
3	Divergence in Gross NPAs (2-1)	169
4	Net NPAs as on March 31, 2025 as reported by the bank	254
5	Net NPAs as on March 31, 2025 as assessed by Reserve Bank of India	423
6	Divergence in Net NPAs (5-4)	169
7	Provisions for NPAs as on March 31, 2025 as reported by the bank	495
8	Provisions for NPAs as on March 31, 2025 as assessed by Reserve Bank of India	537
9	Divergence in provisioning (8-7)	42
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 2025	1,226
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2025	501
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2025 after considering the divergence in provisioning	459
* March 31, 2025 is the close of the reference period in respect of which divergences were assessed		

Notes from Management:

Adjusted (notional) Net Profit at Sr. No.12 has been arrived after considering divergence in provisions of Rs. 42 crores that would have been required for the GNPA assessed in point 2 as on March 31, 2025.

Nil Impact on the P&L for FY 26-27:

The divergence has been already provided for in FY 25-26.

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.
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