



JSFB/SEC/2026-27/97

23rd October 2026

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 2026

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 and half year ended 30th September 2026.

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 RAJA
NARAYANAMURTHY
HY

Digitally signed by LAKSHMI
RAJA NARAYANAMURTHY
Date: 2026.10.23 15:43:58
+05'30'

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: L65923KA2006PLC040028

Telephone : 080-46020100
080-37620100

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

Jana Small Finance Bank

Q2 and H1 FY27 Investor Presentation

23rd October 2026

**Jana Small
Finance Bank**

A SCHEDULED COMMERCIAL BANK

Disclaimer

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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.

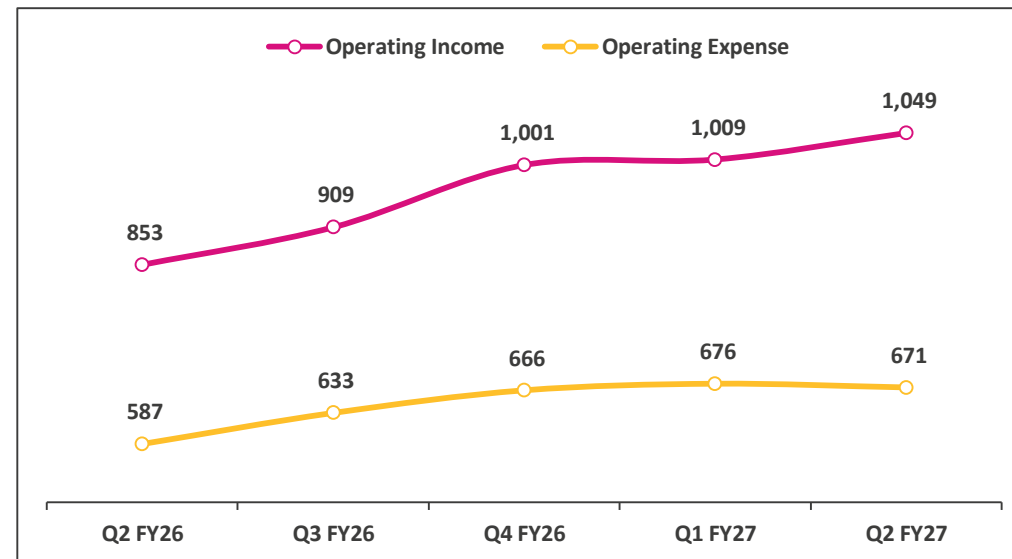
All information contained in this presentation has been prepared solely by the Bank and based on management information, current plans and estimates. No information contained herein has been independently verified by anyone else. No representation or warranty (express or implied) of any nature is made 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.

Highest ever PBT Rs. 170 crs Quarter with YoY growth of 127%

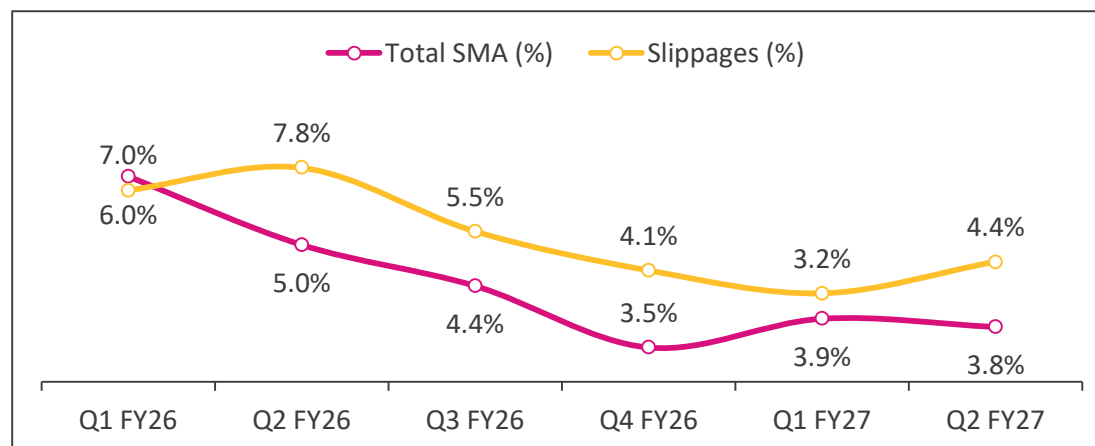
- Q2 PAT of Rs. 170 Crs higher by 127% YoY and 10% QoQ
- NII increase 35% YoY and 5% QoQ
- Operating cost increase 15% YoY and **decreased 0.4% QoQ**
- Secured Assets has increased to 73.7% from 72.5% in Mar-26
- NIM improvement from 6.5% to 7.54% YoY with improvement in Cost of Funds from 7.9% to 7.4% YoY
- GNPA¹ reduces to 2.17% and NNPA at 1.08%. NNPA will reduce to <1% after claim lodged is settled in Q3
- **PAT for H1 FY27 at Rs. 326 Crs v/s PAT Full year FY 26 of Rs. 326 Crs. Hence, guidance of 80% increase in PAT revised upwards to 100%**



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

GNPA moderates to 2.17% — lower sequentially and annually

GNPA Movement	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY 27	Q2 FY 27
Opening GNPA Balance	825	871	829	847	841
Additions during the period ¹	590	438	334	291	400
Less: Recoveries & Write offs	544	480	316	297	402
Closing GNPA Balance	871	829	847	841	839
GNPA ²	2.75%	2.49%	2.33%	2.24%	2.17%
NNPA ²	0.90%	0.90%	0.87%	0.85%	1.08%
PCR	67.93%	64.44%	63.10%	62.64%	50.62%



- Slippage to start downward trend following drop in SMA.
- **One timers:**
 - One single account impacting by 0.2% in Slippages which is a secured loan
 - Drought impact in Assam , Maharashtra and Karnataka is 0.3% on slippages

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 | ²Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book

Additional Provisioning to maintain NNPA under 1% held back due to expected claim receipt in Q3

INR crs	GNPA	Provision	NNPA	NPA Book under Guarantee
Individual loans	158	57	101	122
Group Loans including BC	515	320	195	196
Unsecured Book¹	673	377	296	319

FY 27 ~ Rs. 68 Crs
FY 28 ~ Rs. 251 Crs

- Claim of Rs. 68 crores lodged with the CGFMU and CGTMSE. Claim expected in Q3.
- Awaiting CGFMU scheme extension for FY 27 for guarantee for fresh disbursals. P&L impact of the same already accounted for in our guidance.
- CGFMU and CGTMSE coverage is 36% and is expected to be 70% to 75% after CGFMU opens.

¹The data related to Unsecured book excludes the Direct assignment purchase of Rs. 109 crs

Net Credit cost to be under 2% for the FY

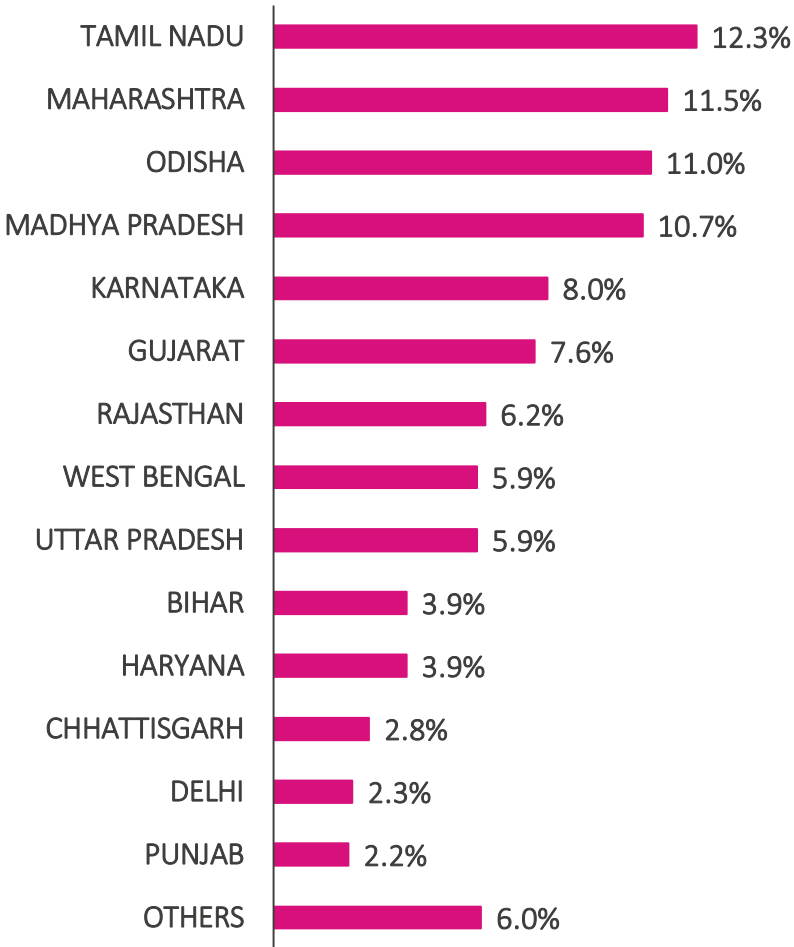
- Credit cost has peaked in Q2 for this FY, given change in MFI collection ratios in Q3 of previous year
- Recoveries under Other Income restated to include post SR maturities recoveries.

Particulars	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY 27	Q2 FY 27
Credit Cost	191	266	195	178	203
Less: Recoveries under Other Income	36	30	48	19	15
Net Credit Cost	156	236	147	159	188
Net Credit Cost % of average GLP	0.51%	0.73%	0.42%	0.43%	0.49%

Note: The Bank has lodged a claim of Rs. 68 Crs under the CGFMU and CGTMSE scheme which is yet to be settled. NNPA including the claim will be < 1%

Unlocking Value from Our Pan-India Franchise

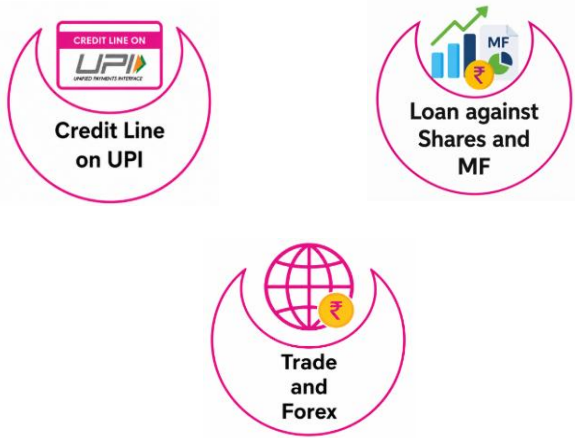
829 Outlets; Presence in 23 States and 2 UTs



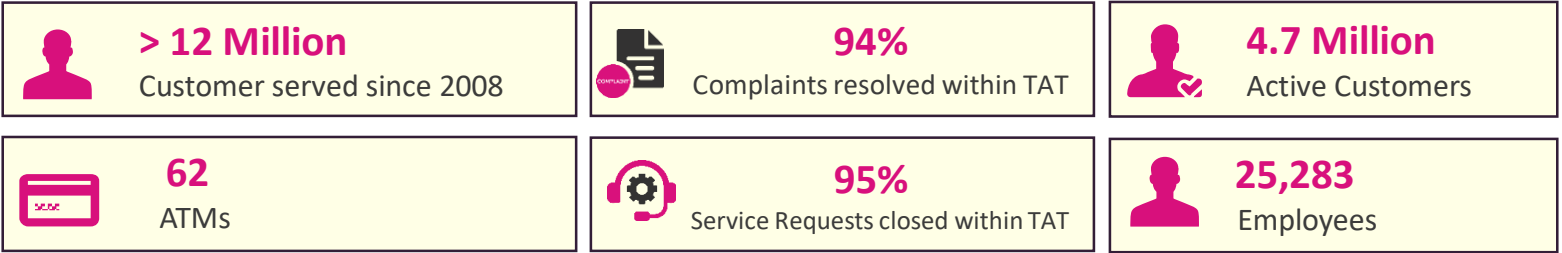
Branch Expansion plan for FY27¹

Particulars	FY 27 Plan	H1 Status
New Branches	8	6
Split Branches	30	20
Relocations	40	14
Total	78	40

New Products launch plan



Key customer and delivery channel metrics



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

Advances growth of 22% and Secured growth by 24% YoY

- Advances¹ growth of ~22% YoY and 3% QoQ to Rs. 38,752 Crs, Secured growth of ~24% YoY and 4% QoQ
- Disbursements of Rs. 4,414 crores (excluding NBFC) in Q2 FY 27 higher by 7% YoY and 5% QoQ
- MFI Book growth is subdued due to tight selection criteria having resulted in significant improvement in the quality of new originations – 97% of all customers have ≤ 2 MFI lenders vs 93% for the industry
- Collection efficiency has improved to pre-stress levels across all buckets for the overall Unsecured book: over 99% B0 collection efficiency consistently in Q2 FY 27 including BC Book
- Gold had a slow quarter given drop in Gold prices leading to margin calls on customers.
- Vehicle loans includes Used Cars and Two wheelers. Two wheelers are offered in 135 cities and Used Cars in 50 cities. Both have huge opportunity for growth with geographical expansion.
- Top 7 states risk concentration at 67% with top 3 at 37%.

¹Advances includes IBPC & Securitisation Book

Secured loan growth 24% YoY, Unsecured loan growth 17% YoY

Category of Advance ¹ (As at September 30, 2026)		GLP	Average Ticket Size (Rs. Mn) ²	Advances ¹ Growth YoY	Advances ¹ Growth QoQ	GNPA ³	NNPA ³	LTV ⁴
Secured	Affordable Housing	8,977	1.19	28.2%	6.4%	0.3%	0.2%	52.1%
	Micro LAP	6,252	0.69	3.7%	0.9%	0.6%	0.4%	38.5%
	MSME Loans	5,749	9.88	20.6%	6.7%	1.2%	0.9%	43.6%
	Term Loans To NBFCs	2,047	241.06	0.7%	7.0%	0.3%	0.3%	NA
	Vehicle Loans	2,263	0.07	76.3%	11.7%	0.0%	0.0%	NA
	Gold Loans	2,686	0.14	81.4%	0.3%	0.8%	0.7%	66.6%
	Others	570	NM	62.8%	(22.6%)	0.0%	0.0%	NA
	Total Secured Advances	28,543		24.4%	4.3%	0.6%	0.4%	
Unsecured Advances		10,209	0.05	17.1%	(0.3%)	6.6%	3.0%	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



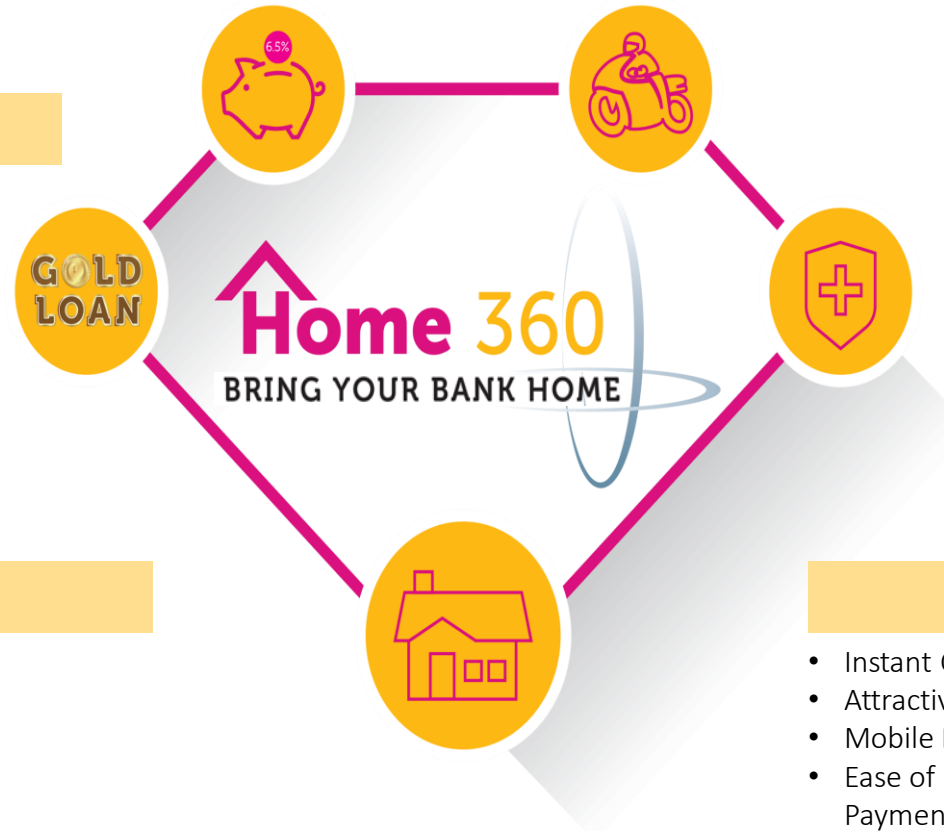
Home Loan leading to Anchor Bank
with Multiple Product Offerings and Special Benefits

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%

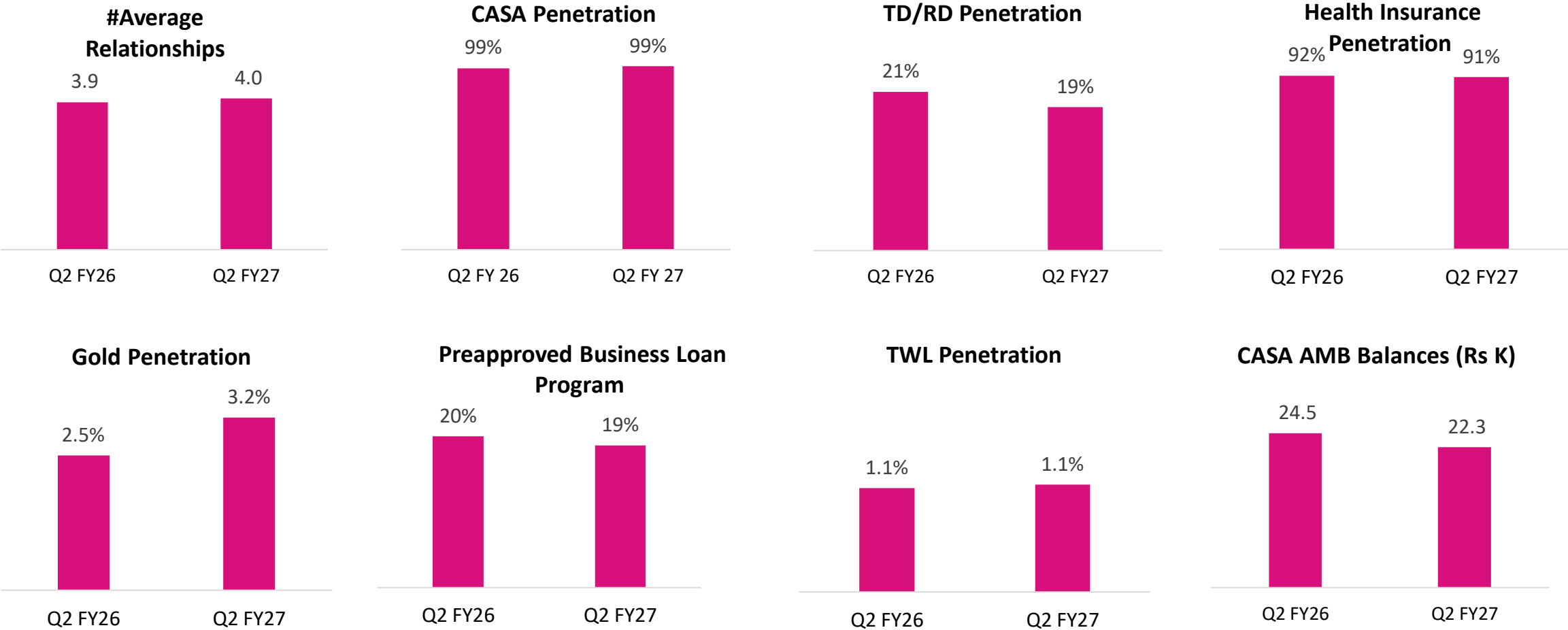
Health Insurance

- Hospi Cash cover designed to suite the segment

Linked Savings/Current Account

- Instant Current/Savings Account with no additional documents
- Attractive interest rates upto 7.0%
- 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 shows all round progress



#Average Relationship including Property Insurance and Life Insurance is at 6.0 and 5.8 for Q2 FY27 and Q2 FY26 respectively

CASA Growth of 13% YoY with reduction in cost of funds 40bps YoY

- Cost of deposits reduces by ~40 bps to 7.45% for Q2 FY27 vs 7.86% for Q2 FY26
- Deposits growth of 17% YoY and 7% QoQ to Rs. 38,221 Crs
- CASA growth of 13% YoY and (2%) QoQ to Rs. 6,732 Crs; CASA ratio at 18%
- Term Deposits growth of 19% YoY and 9% QoQ to Rs. 31,489 Crs
- CD ratio at 80.7% after adjusting for refinance which was availed from NABARD, SIDBI, NHB and MUDRA
- CD ratio at 92.7% v/s 91.4% as at 30th Sep 2025
- Commenced ASBA in Q2 FY26, crossed Rs. 10,000 Crs amount blocked since inception, enhancing CASA balances

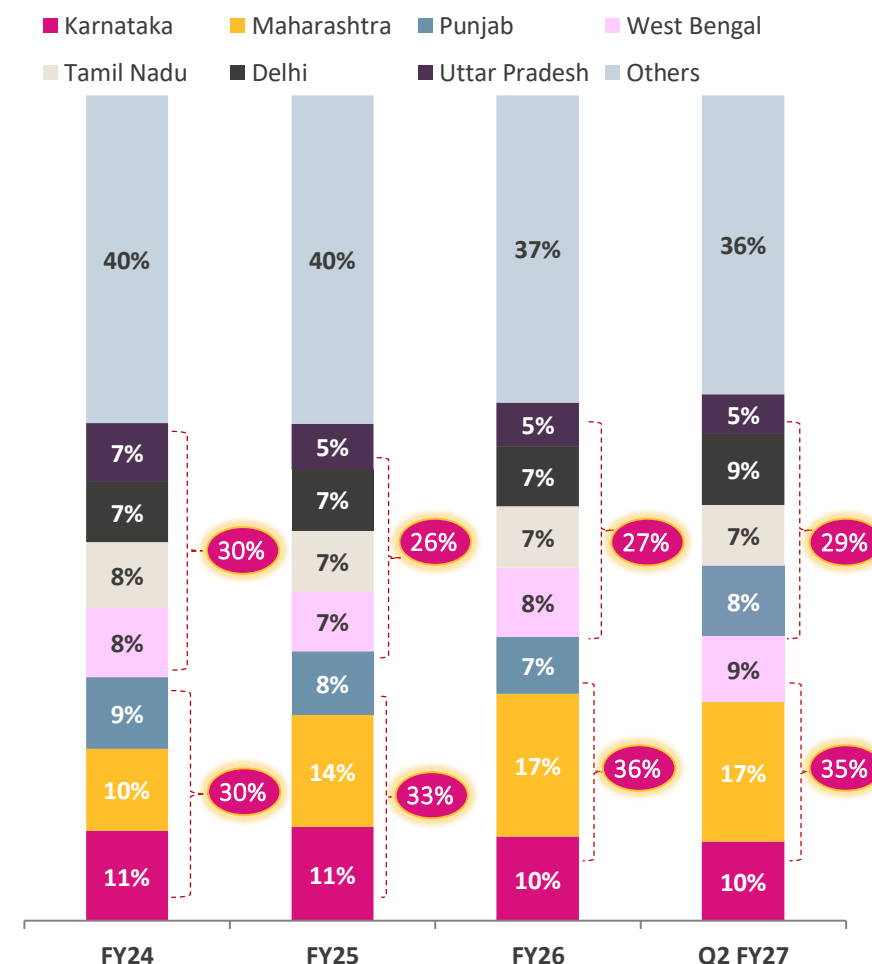
96% of Retail and 84% of Bulk Deposits are 1 year and above

Particulars	Sep-26	Jun-26	Sep-25	QoQ (%)	YoY (%)
CASA	6,732	6,871	5,960	(2.0%)	13.0%
TD	31,489	28,885	26,572	9.0%	18.5%
Total Deposits	38,221	35,756	32,532	6.9%	17.5%

Particulars	Q2 FY27	Q1 FY27	Q2 FY26	FY26	FY25
CASA Ratio	18%	19%	18%	18%	18%
Cost of Funds	7.4%	7.4%	7.9%	7.7%	8.1%

- Credit to Deposits ratio at **92.7%** in Sep-26
- Credit to Deposits ratio (reducing refinance from Advances) at **80.7%**
- **Non-callable** forms **48%** of Bulk Deposit; **84%** of Bulk Deposits are contracted at 1 year and above
- **96.1%** of Retail deposits are contracted at 1 year and above.
- Retail Term Deposits growth of **15.5% YoY** and **0.6% QoQ**

Top 3 states 35%. No concentration



Digital focus continue with strong all round growth

Digital Channels



Key Highlights

4.6

Continued to be the top rated banking apps

52%

YoY Growth - Txn Volume

48%

YoY Growth - MB Registration

60%

YoY Growth - MB Txn Volume

47%

YoY 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

58,049 QR Codes Installed across merchants

Digital Adoption



58%

YoY UPI in-app transactions value



27%

YoY growth in NACH transactions



64% of customers carded during Q2 FY27
66% of customer base carded

RoE improves to 14.2% after Rs. 103 Crs Capital raise

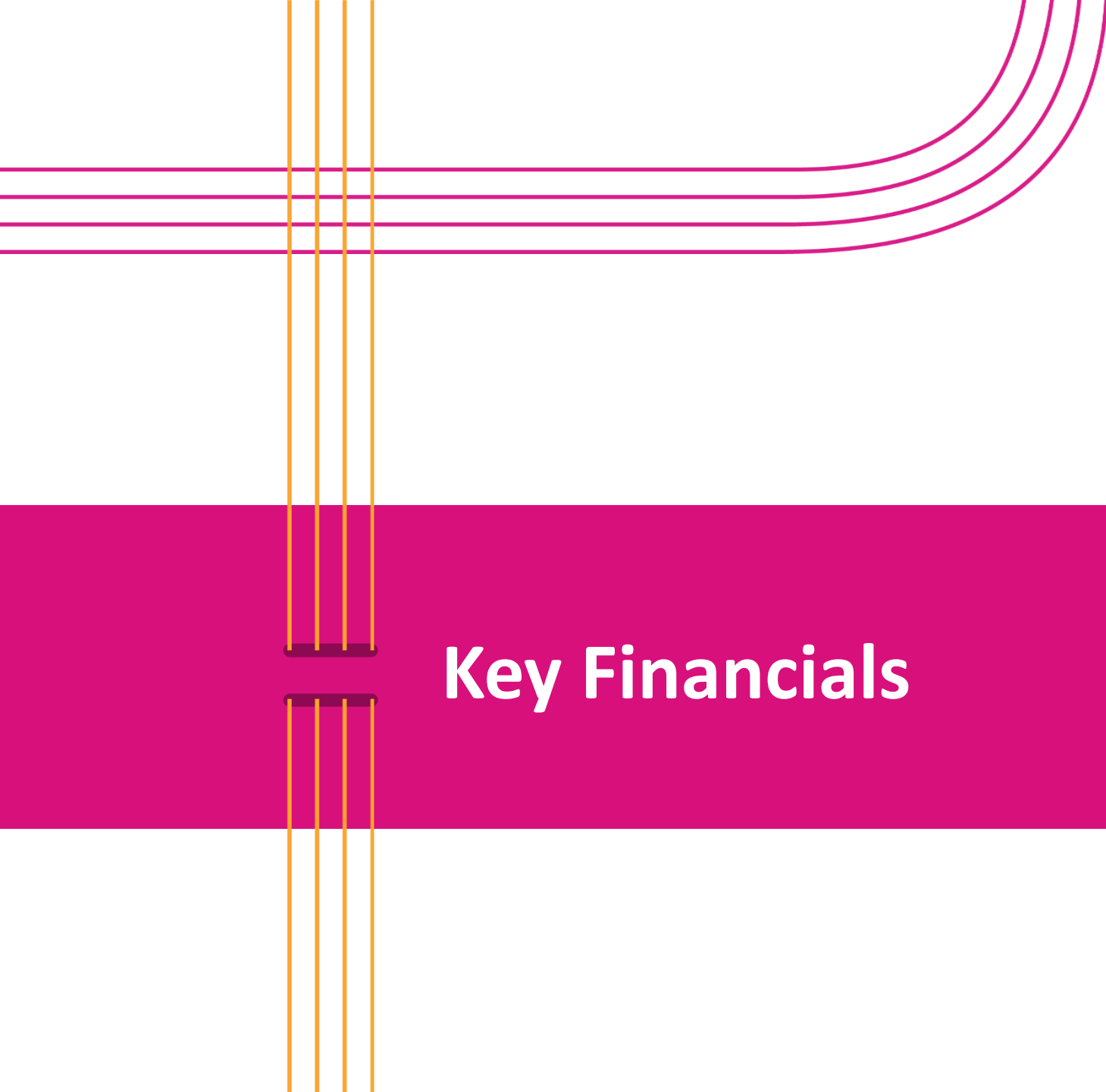
Assets	Liabilities	Asset Quality	Capital Quality	Return Ratios	P&L Metrics
Rs. 38,752 Crs 3.0% Advances¹ Growth (QoQ)	Rs. 38,221 Crs 6.9% Deposits Growth (QoQ)	2.17% [2.24%] Gross NPA³	Rs. 455 [Rs. 439] BVPS⁵	1.4% [1.4%] ROA	Rs. 170 Crs [155 Crs] PBT
73.7% [72.8%] Share of Secured Advances¹	60.6% [64.9%] Retail Deposits²	1.08% [0.85%] Net NPA³	20.0% [20.2%] CRAR⁴	14.2% [13.6%] ROE	Rs. 374 Crs [333 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 the period | ⁵Calculation excludes Share Warrants Application Money | Figures in [] represent Q1 FY27 data

Book Value has improved by 11% to Rs. 455 per share

Assets	Liabilities	Asset Quality	Capital Quality	Return Ratios	P&L Metrics
Rs. 38,752 Crs 22.4% Advances ¹ Growth (YoY)	Rs. 38,221 Crs 17.5% Deposits Growth (YoY)	2.17% [2.75%] Gross NPA ³	Rs. 455 [Rs. 410] BVPS ⁵	1.4% [0.9%] ROA	Rs. 326 Crs [177 Crs] PBT
73.7% [72.5%] Share of Secured Advances ¹	60.6% [62.1%] Retail Deposits ²	1.08% [0.90%] Net NPA ³	20.0% [20.7%] CRAR ⁴	13.9% [8.4%] ROE	Rs. 707 Crs [555 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 the period | ⁵Calculation excludes Share Warrants Application Money | Figures in [] represent H1 FY26 data

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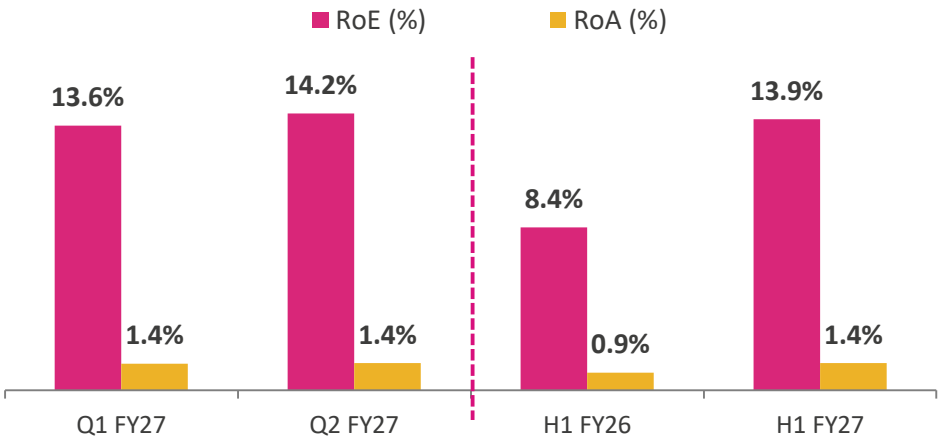
Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

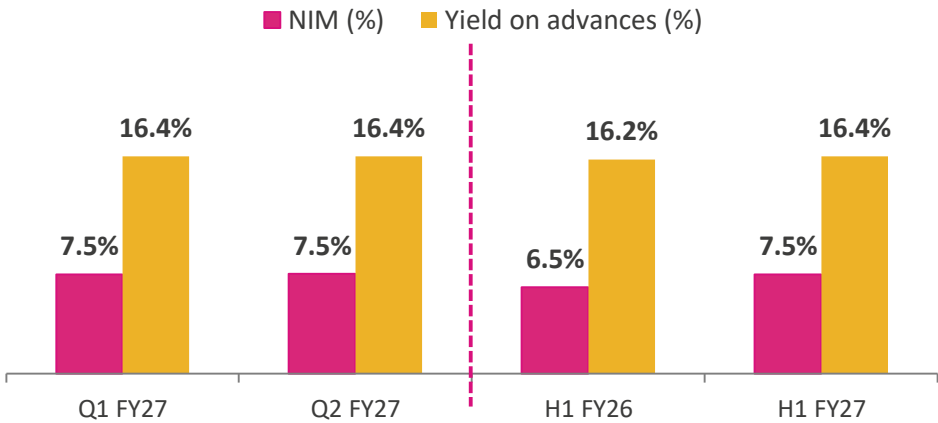
Key Financials

NIM steady at 7.5% with Cost to Income reducing to 64.3%

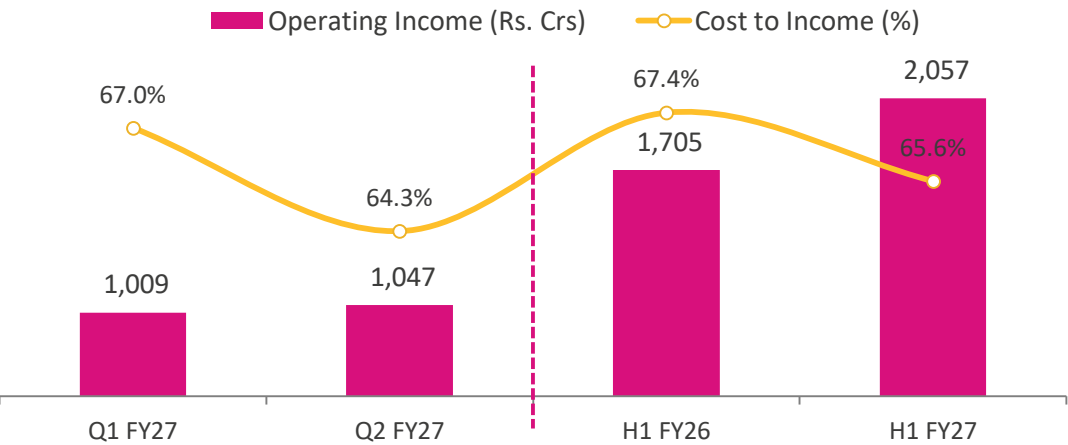
RoA and RoE¹



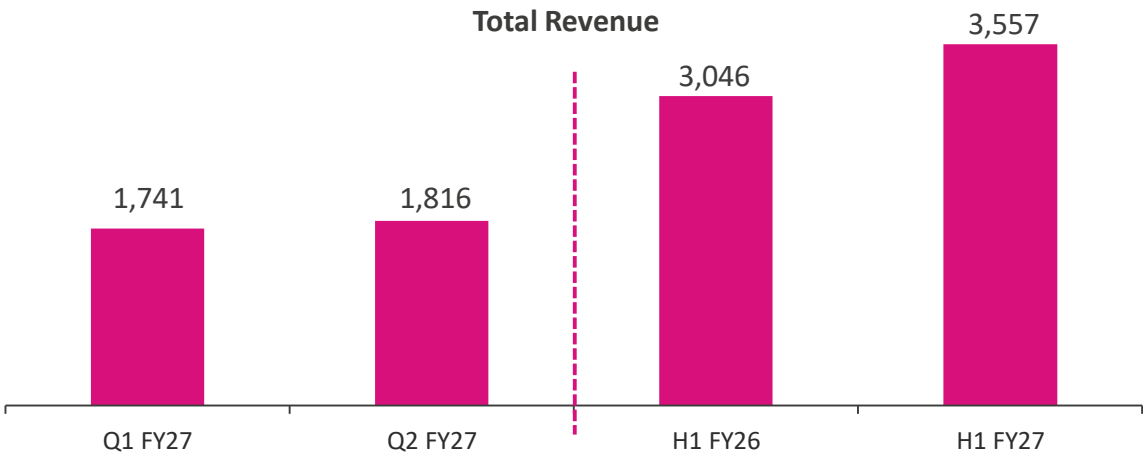
Yield and NIMs



Operational efficiencies



Total Revenues growth – 18% YoY / 4% QoQ growth



¹ROA and ROE numbers are annualized

Rs. 626 Crs of capital due to be received in next 15 months on warrants conversion at Rs. 464 per share

Rs. Crs	Sep 30, 2025	June 30, 2026	Sep 30, 2026
CAPITAL AND LIABILITIES			
Capital	105	105	106
Share Warrant Money	0	103	103
Reserves & surplus	4,209	4,524	4,712
Deposits	32,532	35,756	38,221
Borrowings	3,810	4,659	5,248
Other liabilities and provisions	1,531	1,691	1,726
TOTAL	42,188	46,838	50,115
ASSETS			
Cash and balances with Reserve Bank of India	2,334	1,555	3,052
Balances with banks	349	1,179	283
Investments	8,644	8,298	10,062
Advances	29,743	34,699	35,445
Fixed assets	177	206	247
Other assets	940	902	1,026
TOTAL	42,188	46,838	50,115

Borrowings:

Borrowings includes

- Refinance - Rs. 4,584 crores
- Tier-2 capital - Rs. 375 crores
- Others incl call - Rs. 289 crores

Fresh borrowings from Financial Institutions during the quarter for ~Rs. 600 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

P&L Statement

Rs. Crs	Q2 FY26	Q1 FY27	Q2 FY27		H1 FY26	H1 FY27
Interest Income	1,294	1,515	1,587		2,535	3,101
Interest Expense	686	732	768		1,341	1,500
Net Interest Income	608	782	819		1,193	1,601
Other Income	213	215	219		448	434
Bad Debt Recoveries	33	12	9		64	21
Operating Income	853	1,009	1,047		1,705	2,057
Operating Expenses	587	676	674		1,150	1,350
Operating Margin	266	333	374		555	707
Provisions and Contingencies	191	178	203		378	381
Profit Before Tax	75	155	170		177	326
Taxes	-	-	-		-	-
Profit After Tax	75	155	170		177	326

Break-up of Other Income for Q2 FY27:

Other Income includes:

- Processing Fee - Rs. 88 crs [Rs. 93 crs]
- Insurance commission - Rs. 15 crs [Rs. 24 crs] - Lower due to change in Insurance program
- Liability Fee Income - Rs. 29 crs [Rs. 15 crs]
- Asset Fee Income - Rs. 59 crs [Rs. 58 crs]
- Profit on sale of investments - Rs. 10 crs [Rs. 5 crs]
- PSLC Income - Rs. 19 crs [Rs. 18 crs]

Guidance revised for FY 2027 revised to 100% PAT growth

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

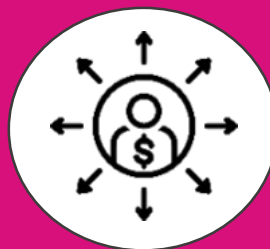
We continue to increase our secured business proportion each year.

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

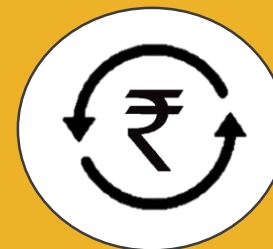
Digital with high standards of governance and customer service are key components of our DNA



GLP
Growth
~19-21%



Deposits
Growth
~23-25%



PAT Growth
~100%

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
 Chitra Talwar Part Time Chairperson and Independent Director	• Britannia Industries • PepsiCo	 Mr. Rakesh Joshi Non-Executive Independent Director (Additional Director)	• IRDAI • SBI	 Ajay Kanwal Managing Director & Chief Executive Officer	• Standard Chartered Bank • CitiBank
 Pammi Vijaya Kumar Non-Executive Independent Director	• Reserve Bank of India	 Mr. Ajay Rotti Non-Executive Independent Director (Additional Director)	• Tax Compass Advisors Private Limited • KPMG	 Krishnan Subramania Raman Executive Director, Head of Retail Financial Services	• Standard Chartered Bank • Mashreq Bank PSC
 Kumbla Srinivas Nayak Non-Executive Independent Director	• Standard Chartered Bank • Idenfo Ltd.	 Mr. Pankaj Razdan Non-Executive Independent Director (Additional Director)	• Revanta Capital • Edelweiss Wealth Management • Aditya Birla Capital	 Rahul Khosla Non-Executive Non-Independent Director	• Max Group • Visa International Service Association
 Mr. Dinesh C Patwari Non-Executive Independent Director	• Income Tax Department of India	 Malini B Mallikarjun Non-Executive Independent Director	• BMR Advisors • Ernst & Young • BhuSampada		

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 Officer	- 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 – Commercial Banking Group	- SBM - IndusInd Bank - ABN AMRO Bank - HDFC Bank
 Pradeep Rebello Business Head – Vehicle Loan	- 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
 Sneha Sharma Company Secretary*	- IIFL Samasta Financial Services - Fincare Small Finance Bank	 Gopal Tripathi Head - Treasury and Capital Markets	- State Bank of India - HDFC Bank - Bank of India	 Rajeev K Head – Internal Audit*	- Axis Bank - SBI - ICICI Bank
 Rincoo Ji Vachha Head - Affordable and Micro Housing Loans	- ICICI Bank - CRISIL	 Sudhir Madhavan Head – Strategic Alliance	- HDFC Bank - Bajaj Finance - Citibank		

*Mr. M Ramachandran previous Internal Audit Head will be retiring wef. 2nd December 2026 | Ms. Lakshmi R N will be exiting as Company Secretary wef. 31st October 2026

Awards and Industry Recognitions



July 2026 – Bank has been awarded the IBA Banking Technology Award for Identity & Access Management in the Small Bank category at the 5th IBA CISO Summit & Citations 2026, held at Taj President, Mumbai, on July 10, 2026. This prestigious recognition underscores the Bank's continued commitment to strengthening its identity and access management framework, enhancing information security and delivering secure, seamless digital banking experiences to its customer.



September 2026 – Jana Small Finance Bank's "Jana Bank x Bharat Ke Super Founders" campaign won a Bronze Award under the Excellence in Sponsorship & Partnerships category at the ET DigiPlus Awards 2026, recognising the campaign's impactful approach to brand partnerships and audience engagement. The award was handed over on 25th September, at an event hosted in Gurgaon.

Awards and Industry Recognitions



September 2026 – Bank has been awarded the Best-in-Class Social Customer Experience in Banking award at WeKonnnect 2026 by Konnect Insights, with the event hosted in Mumbai. The recognition acknowledges the Bank's commitment to creating meaningful customer experiences through social media and strengthening customer engagement by listening, learning and serving better.

The background features abstract geometric shapes in shades of pink and yellow, primarily located on the left and right sides of the slide.

Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

Thank You

Innovative Product offerings

Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

JANA SMALL FINANCE BANK

(A Scheduled Commercial Bank)

INTEREST THAT MAKES

EVERY 1st INTERESTING

FOR SENIOR CITIZENS



JULY 2026

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

ENJOY

MONTHLY INTEREST PAYOUT

7.00%
p. a.

WITH **LEGEND**
SAVINGS ACCOUNT

8.30%
p. a.

ON **SENIOR CITIZEN**
FIXED DEPOSIT

ZERO FEE BANKING*



Credit Membership

Special Offers with RuPay Select Debit Card

Free Health Check-ups*

Thyrocare

Tests you can trust

Complimentary

Airport Lounge Access*

SRL Diagnostics

OTT Membership*

JANA HIT

NEED CARD

Never share your OTP, UPI PIN, CVV, or banking passwords with anyone.
Stay safe while making digital payments.

1800 2080

JANA SMALL FINANCE BANK

(A Scheduled Commercial Bank)

Interest That Makes

Every 1st Interesting

For Senior Citizens

SAVINGS ACCOUNT

7.00%
p. a.

Monthly Interest Credited
on 1st of every month

FIXED DEPOSIT

8.30%
p. a.

Credited 1st of every
Month/ Quarter/ Half Year/ Year



JANA HIT

NEED CARD

Never share your OTP, UPI PIN, CVV, or banking passwords with anyone.
Stay safe while making digital payments.

1800 2080

JANA SMALL FINANCE BANK

(A Scheduled Commercial Bank)

VALUE MEETS
CONVENIENCE.

ALL IN
ONE VISIT.



Earn up to

8%
P.A.*

ON **FIXED DEPOSIT**

Give a Missed Call to Book
Your Appointment Today

 080-64345118

NEAREST BRANCH:

Jana Small Finance Bank Limited
1st Floor, Garden View Apartment,
Meerut Road, Delhi, Uttar Pradesh-250002

1800 2080

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Best-in-class segment offerings

Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

*Together in Trust
Stronger in Returns*

FIXED DEPOSIT
Earn up to
8% p. a.
*Tenure: Above 2 years up to 3 years.



1800 2080

JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

SAFE & INSTANT
GOLD LOAN

- Quick Disbursement*
- Low Interest Rate*
- Easy Documentation*
- High LTV*
- Balance Transfer Available*



To know more give a missed call
080 65662005

JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

**Your Dream Bike
Closer than ever**

With Jana Small Finance Bank's Two-Wheeler Loan,
make your dream ride a reality today.



- Minimal Paperwork*
- Instant Approval*
- Low Interest Rates*
- Extra Benefits*

Special Pricing for Women Customers

*Terms and conditions apply.

1800 2080
www.jana.bank.in

JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

**Your Dream Bike
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- Low Interest Rates*
- Extra Benefits*

Special Pricing for Women Customers



*Terms and conditions apply.

1800 2080
www.jana.bank.in

Best-in-class segment offerings

Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

Cash Credit

Working capital for what's next.



Working Capital



Revolving Limit



Interest on Usage



Secured Facility



Review & Renewal

*T&C Apply. To know more details visit www.jana.bank.in

Term Loan

Finance today.
A bigger tomorrow.



Flexible Repayment



Flexible Tenure



Business Expansion



Collateral Options

Overdraft Facilities

Liquidity to keep your business moving.



Flexible Withdrawals



Interest on Usage



No Fixed EMI



Periodic Limit Review



Flexible Security



Working Capital Support

*T&C Apply. To know more details visit www.jana.bank.in

GST Overdraft

Designed to power
Growing Businesses

GST OD



- ✓ Fast Track Process
- ✓ Eligibility limit up to 35% of the GST turnover based on the last 12 months' GST returns
- ✓ Loan Amount - 25 Lacs to 3 Cr
- ✓ Minimum Documentations

LTV (LOAN TO VALUE) Property*



RESIDENTIAL - Up to **110%**



COMMERCIAL - Up to **100%**



INDUSTRIAL - Up to **80%**

*T&C Apply. To know more details visit www.jana.bank.in

Machinery Finance

A financing solution that helps healthcare professionals and businesses access essential medical and diagnostic equipment without large upfront investments.



Medical Equipment Financing



New & Used Equipment



Up to 90%
Funding



Up to 7* years
Tenure



Secured or
Unsecured



Competitive
Interest Rates*

*T&C Apply. To know more details visit www.jana.bank.in

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	QoQ	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	YoY	Year-on-Year