



October 15, 2026

**BSE Limited**

Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai 400 001

**National Stock Exchange of India Limited**

Exchange Plaza,  
Plot No. C/1, G Block, Bandra-Kurla Complex,  
Bandra (East), Mumbai 400 051

**Scrip Code:** 543940

**Trading Symbol:** JIOFIN

Dear Sirs,

**Sub: Presentation to analysts on Unaudited Financial Results (Consolidated and Standalone) for the quarter and half year ended September 30, 2026**

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Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the presentation on the Unaudited Financial Results (Consolidated and Standalone) for the quarter and half year ended September 30, 2026, to be made to the analysts today, is attached and also available on the website of the Company at <https://www.jfs.in/financials/?doc=quarterly-results>.

This is for information and records.

Thanking you,

Yours faithfully,

**For Jio Financial Services Limited**

MOHANA  
VENKATA  
CHALAM  
Digitally signed  
by MOHANA  
VENKATACHALA  
M  
Date: 2026.10.15  
18:49:17 +05'30'

**Mohana V**

**Group Company Secretary and  
Compliance Officer**

**Encl: a/a**

# Q2 FY27 & H1 FY27 Earnings Presentation

October 15, 2026

**Jio Financial Services Limited**



**Finance**

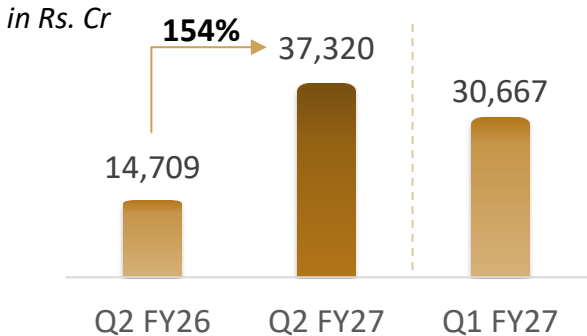
This presentation contains forward-looking statements which may be identified by their use of words like “plans,” “expects,” “will,” “anticipates,” “believes,” “intends,” “projects,” “estimates” or other words of similar meaning. All statements that address expectations or projections about the future, including, but not limited to, statements about the strategy for growth, product development, market position, expenditures, and financial results, are forward-looking statements.

Forward-looking statements are based on certain assumptions and expectations of future events. The companies referred to in this presentation cannot guarantee that these assumptions and expectations are accurate or will be realised. The actual results, performance or achievements, could thus differ materially from those projected in any such forward-looking statements. These companies assume no responsibility to publicly amend, modify or revise any forward-looking statements, on the basis of any subsequent developments, information or events, or otherwise.

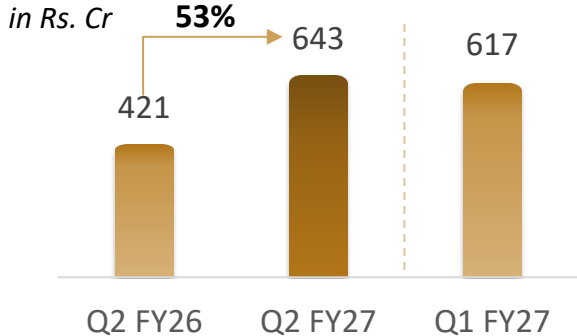
# Robust business growth velocity...



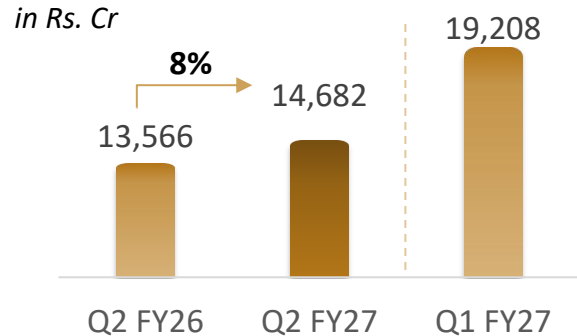
**NBFC Gross AUM**



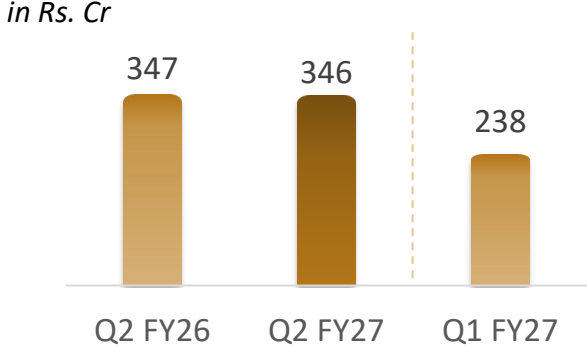
**Payments Bank Deposits\***



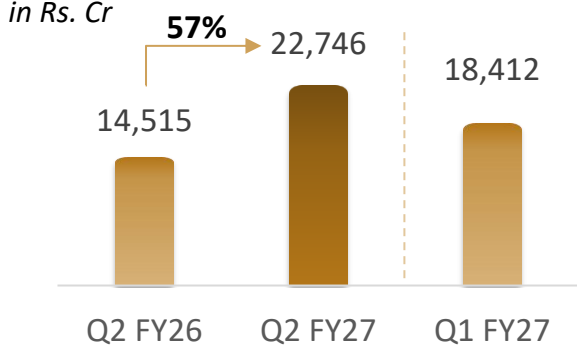
**Payment Solutions TPV\*\***



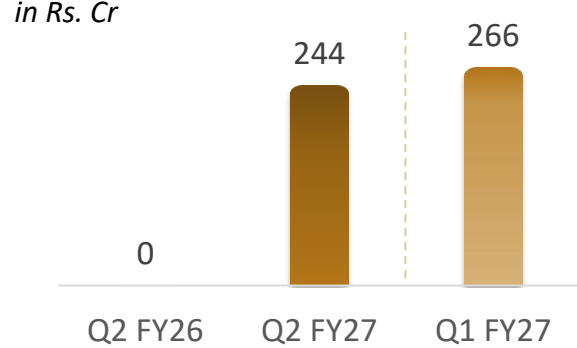
**Insurance Premium Facilitated**



**AMC Closing AUM**



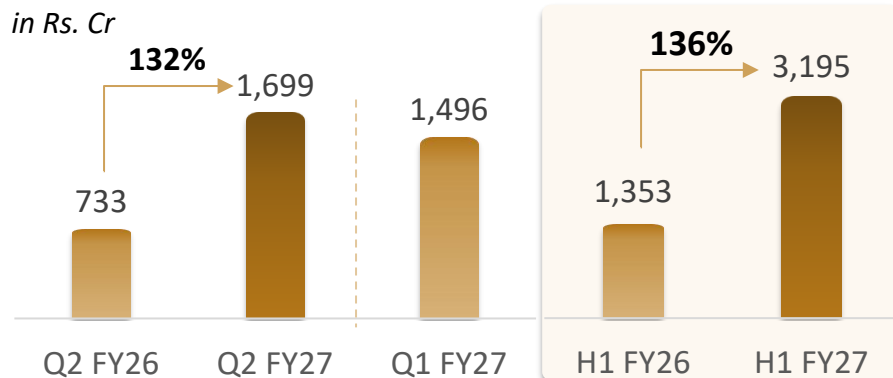
**Reinsurance Premium Underwritten^^**



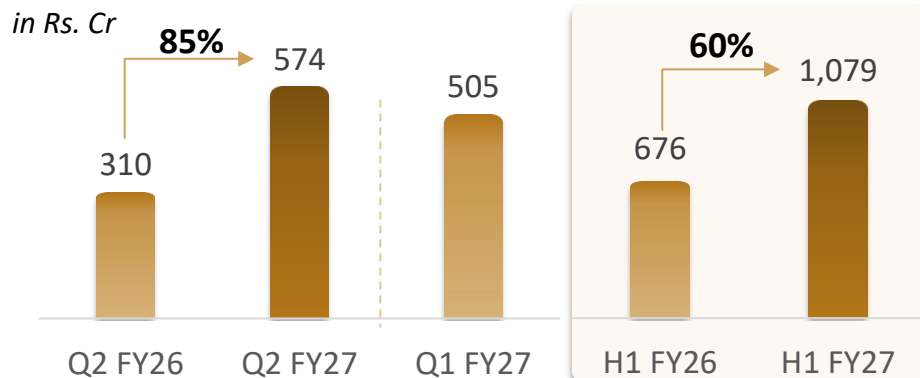
\*Includes Current Account, Savings Account and Wallets, \*\*Total Payment Value, ^^ Allianz Jio Reinsurance Limited commenced operations in March 2026

# ... leading to sustained operating profitability momentum

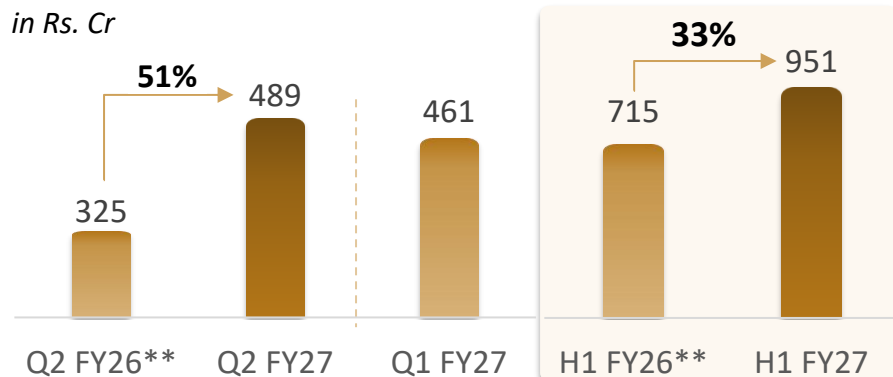
## Consolidated Total Income (ex-dividend)



## Consolidated PPOP\* (ex-dividend)



## Consolidated PBT (ex-dividend)

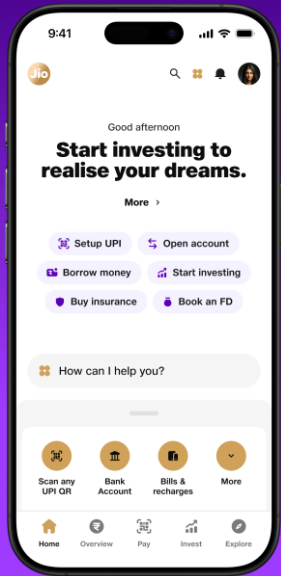


- Full consolidation of RSHL<sup>^</sup> as a 100% step-down subsidiary, w.e.f. April 29, 2026 (earlier accounted for under Share of Associates and JVs)
- NBFC's PAT increased 140% YoY to Rs. 120 Cr driven by sustained growth in AUM
- Maintained targeted investments to scale growth-stage and incubate nascent businesses

**Total Consolidated Shareholders' Equity of Rs. 1.3 lakh Cr as of September 30, 2026**

\*Pre-Provisioning Operating Profit, <sup>^</sup>Reliance Services & Holdings Limited, \*\*Excluding dividend received by Reliance Industrial Investments and Holdings Limited, RSHL and Jio Leasing Services Limited in Q2 FY26 & one-off Exceptional Income of Rs. 29Cr in H1 FY26

# Strategic milestones: Accelerating business momentum



**3.2 Cr**  
Unique users across  
all digital properties



JioFinance app: Unveiled JioFinance+\* (value-back subscription program) and JioFinance360\* (a holistic financial assessment and advisory tool); launched JioSilver



JioBlackRock Broking: Launched self-directed investing platform, featuring introductory zero-brokerage plan across stocks, ETFs, and IPOs\*\*



JioBlackRock AMC: Broadened offerings with JioBlackRock Nifty 50 ETF, JioBlackRock Balanced Advantage Fund, & Prism Hybrid Long-Short SIF



Jio Credit: Bank of America (BoFA) entered into a joint venture agreement with JFSL to acquire up to 49.9% in Jio Credit in August 2026^

*\*JioFinance+ launched for closed user group in October 2026, JioFinance360 to be launched shortly, \*\*In October 2026, ^Subject to regulatory and statutory approvals and exercise of warrants, if fully subscribed*

# A full-stack financial ecosystem...

## INVEST

Digital-first, world-class investment solutions

JVs with BlackRock

Asset management

Wealth management

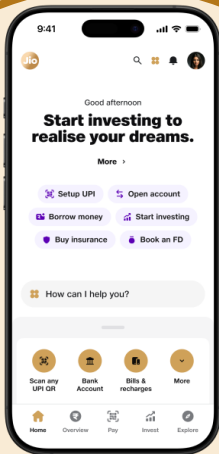
Securities broking

Jio Payments Bank Limited (JPBL)

Jio Payment Solutions Limited (JPSL)

## TRANSACTION

Powering seamless digital payments for individuals and merchants



Jio Finance Platform and Service Limited (JFPSL)

## BORROW

Suite of retail and corporate lending products

Jio Credit Limited (JCL)

Jio Insurance Broking Limited (JIBL)

JVs with Allianz for Reinsurance, General and Life\*

## PROTECT

Insurance for individuals and institutions

... backed by structural moats



Brand Strength



Strong Capital Base



Zero Tech-Debt



Cost Engineering at Scale



Late Entrant Advantage



Growth phase



Incubation Phase

\*Signed non-binding agreement for Life Insurance

# Bringing the best to India via marquee partnerships

## BlackRock

Managing over USD 15 tn in AUM across over 40 markets helping millions invest with a track record of nearly 40 years

Asset Management, Wealth Management & Broking

## Allianz

135+ years of experience, active in ~70 countries & serving ~9.7 cr customers\*, total business volume of EUR 186.9 bn in 2025

Reinsurance, General & Health Insurance, and Life Insurance\*\*

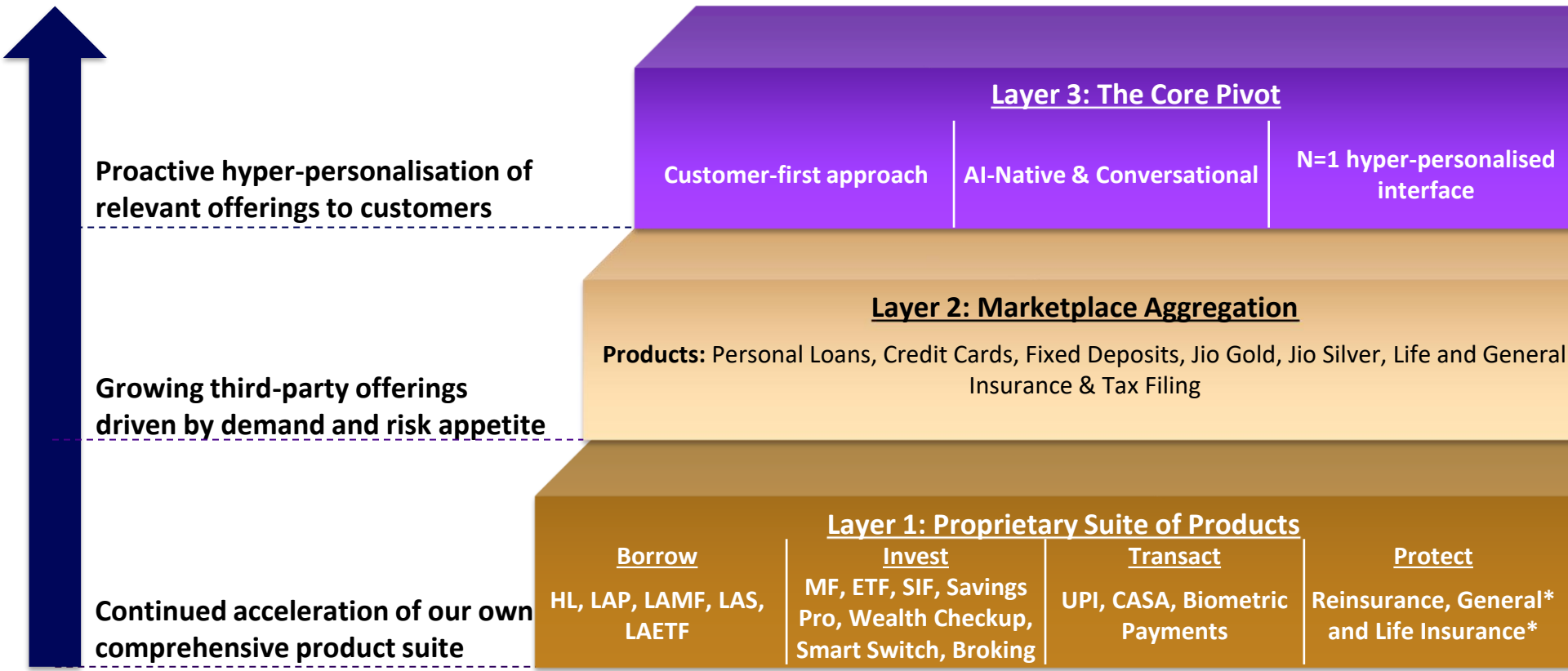
## BANK OF AMERICA

Total assets of USD 3.4 tn serving more than 35 countries and/ or jurisdictions with over two centuries of industry experience

Lending^

JFSL emerges as preferred partner for pedigreed global financial institutions looking to tap India growth story

# Product: Comprehensive suite of 30+ product offerings



Proactive hyper-personalisation of relevant offerings to customers

Growing third-party offerings driven by demand and risk appetite

Continued acceleration of our own comprehensive product suite

Layer 3: The Core Pivot

Customer-first approach

AI-Native & Conversational

N=1 hyper-personalised interface

Layer 2: Marketplace Aggregation

**Products:** Personal Loans, Credit Cards, Fixed Deposits, Jio Gold, Jio Silver, Life and General Insurance & Tax Filing

Layer 1: Proprietary Suite of Products

Borrow

HL, LAP, LAMF, LAS, LAETF

Invest

MF, ETF, SIF, Savings Pro, Wealth Checkup, Smart Switch, Broking

Transact

UPI, CASA, Biometric Payments

Protect

Reinsurance, General\* and Life Insurance\*

*\*to be launched*

# Distribution: Deepening National Footprint, Customer Reach Finance



**JioFinance, MyJio & Web Portals: Serve as the primary digital customer acquisition engine**



**JCL now present in 19 cities with 26 offices**



**JioBlackRock AMC partners with 15,000+ distributors for MF & SIF**



**JPBL scales BC\* network to 633,000+ vs. ~200,000 in Q2 FY26**



**JPBL merchant network across 26 states; rolls out AI-enabled merchant onboarding with automated Deal Negotiator**

**High-frequency digital channels and an expansive physical network powering financial access across 19,000+ PIN codes**

*\* Business Correspondents (includes owned and corporate BC touchpoints)*

# Data, Tech & AI: Powering Intelligent Financial Services



Institutionalizing an advanced analytics platform to embed intelligent automation, predictive analytics, and real-time decisioning across every stage of the customer lifecycle

## Business Operations

57% → 87%

Automation of JPBL's  
Customer Engagement  
Emails

100%

JPBL B2B Partner  
Payment Settlement  
now fully automated

## Customer Experience

59%

Customer conversion via  
AI/ML-led hyper-  
personalisation on the app

## Risk & Fraud Management

53% → 78%

JPBL Fraudulent emails  
automatically detected  
& dealt with

## Growth & Marketing

172%

Improvement in  
conversion driven by data  
cohort-led campaigns

44% → 89%

JPBL Merchant Payment  
settlement Automation

100%

Digitization of Debt  
Collection &  
Management by JCL

24hrs → <2hrs

Reduction in TAT by JPBL  
in Self-Serve Merchant  
Onboarding with real-time  
government validations

72% → 78%

Automation in complaint  
handling by JPBL

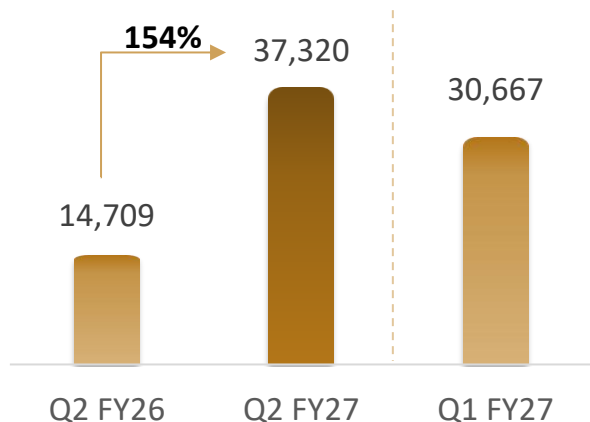
**+59% microsite leads**  
**+36% website leads**

Growth driven by JCL's  
SEO initiatives

# Jio Credit Limited (1/3)

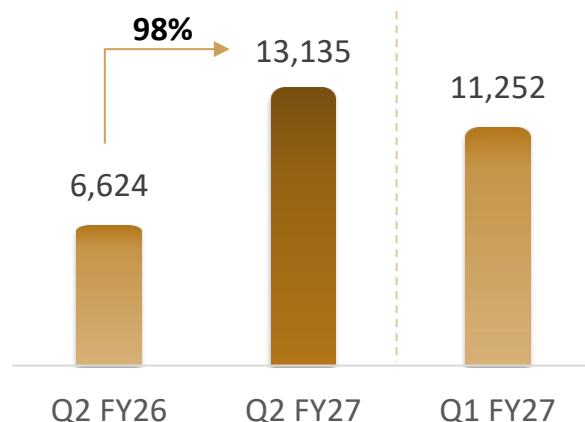
## Gross AUM

in Rs. Cr

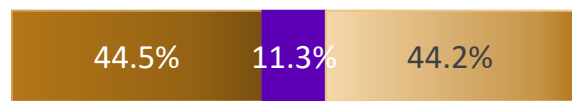


## Disbursements

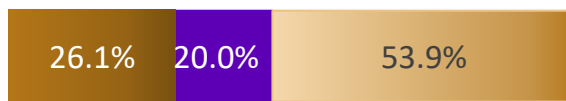
in Rs. Cr



## AUM Mix\*



## Disbursement Mix\*



■ Mortgages (HL + LAP) ■ Loan Against Securities (Retail) ■ Corporates and SMEs^

## Mortgage Loans



Average Ticket Size: Rs. 1.4 Cr  
Average Tenor: 15.9 years

## Loan against Securities (Retail)



Average Ticket Size: Rs. 1.3 Cr  
Average Tenor: 3 years

## Corporate & SME Loans



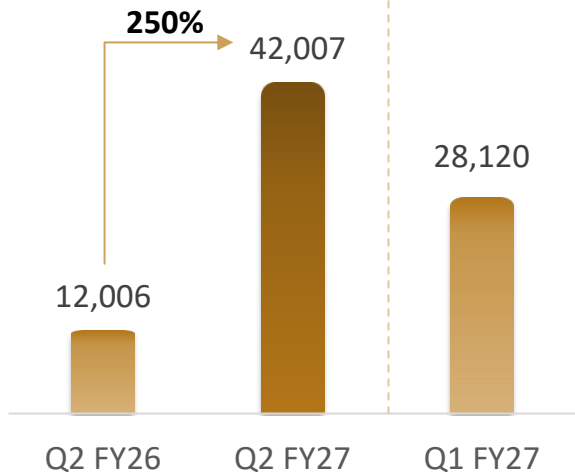
Average Tenor: 3.26 years

Disciplined AUM expansion through diversified secured lending and prudent credit underwriting

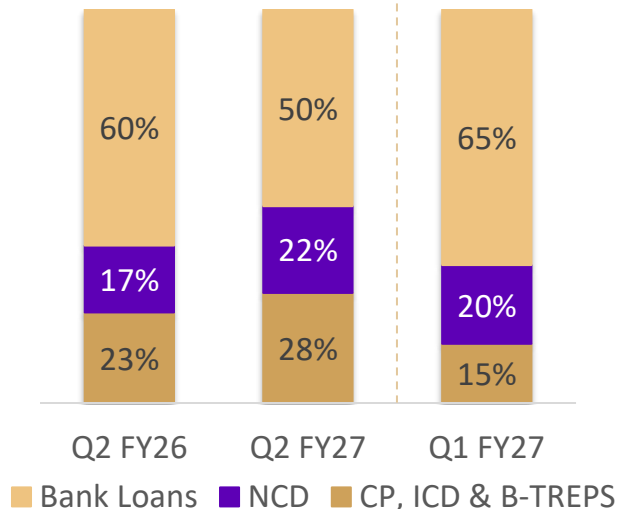
# Jio Credit Limited (2/3)

## Borrowings

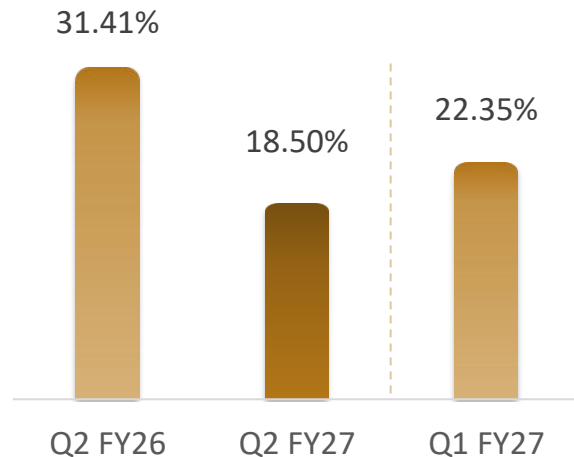
in Rs. Cr



## Borrowing Mix\*



## Capital Adequacy Ratio



**7.08%**

Average cost of borrowing in Q2 FY27 vs. 7.07% in Q1 FY27

**Rs. 7,379 Cr**

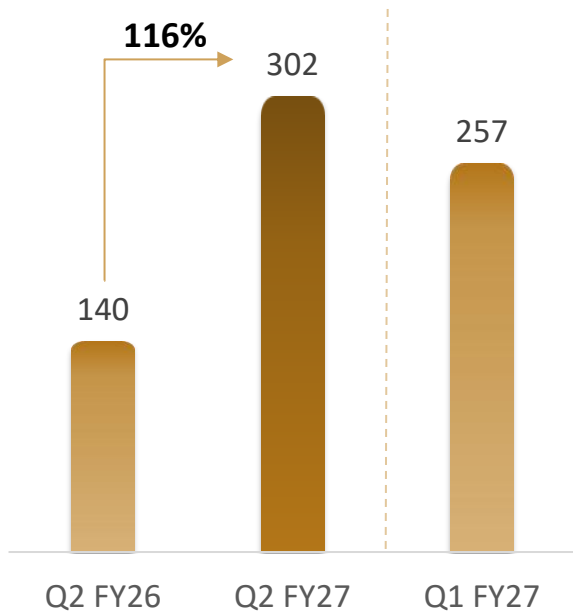
Total Shareholders' Equity as on September 30, 2026

Low-cost, well-diversified funding structure backed by strong credit ratings and market liquidity

# Jio Credit Limited (3/3)

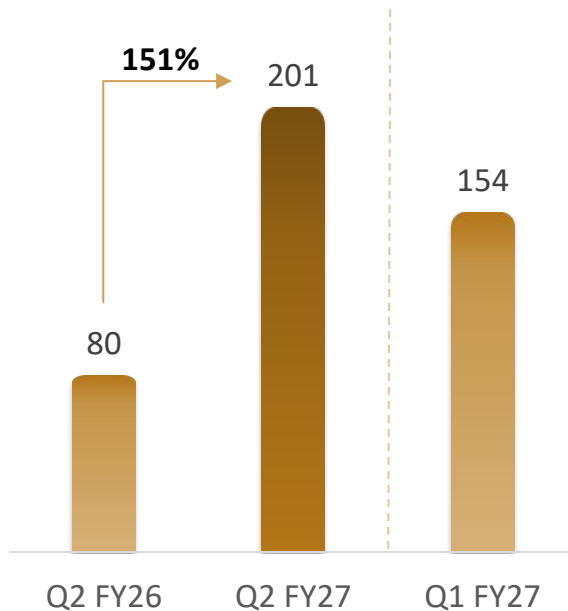
## Net Interest Income

in Rs. Cr



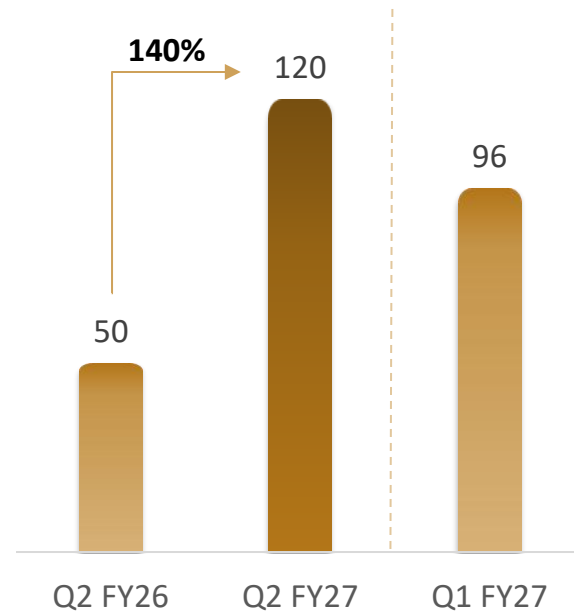
## Pre-Provision Operating Profit

in Rs. Cr

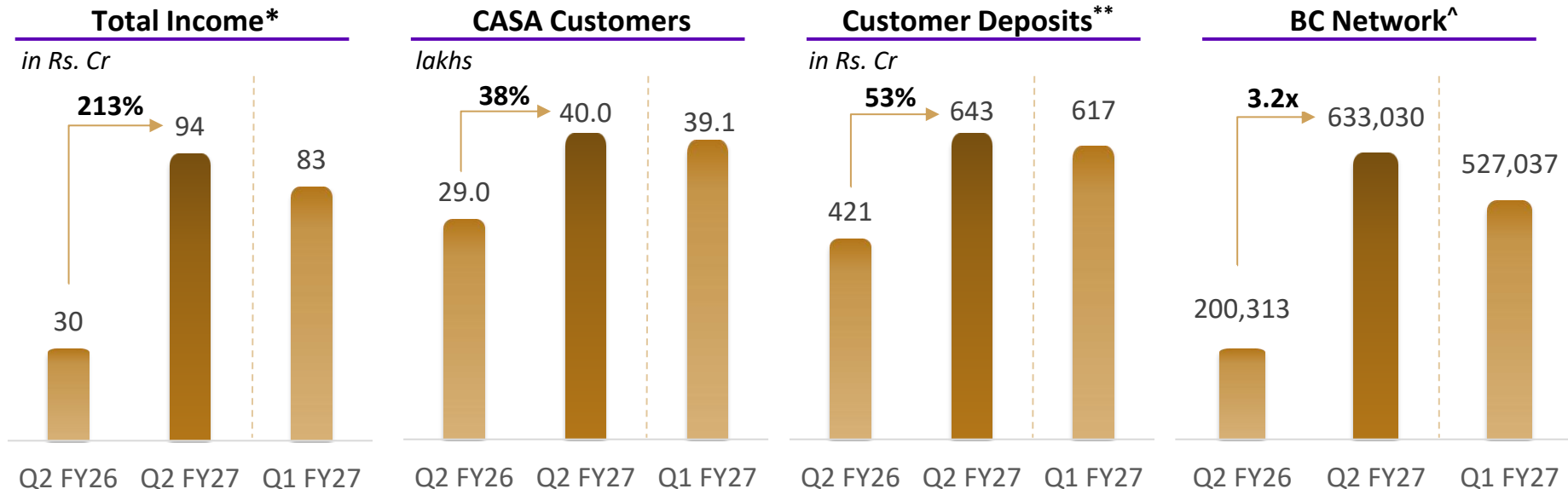


## Profit After Tax

in Rs. Cr



Operating leverage driven by AUM expansion and scale-based cost efficiencies



**Rs. 1,573 (+14% YoY)**

Average balance per customer in Q2 FY27

**20 Toll Plazas & 2 MLFF**

Operational

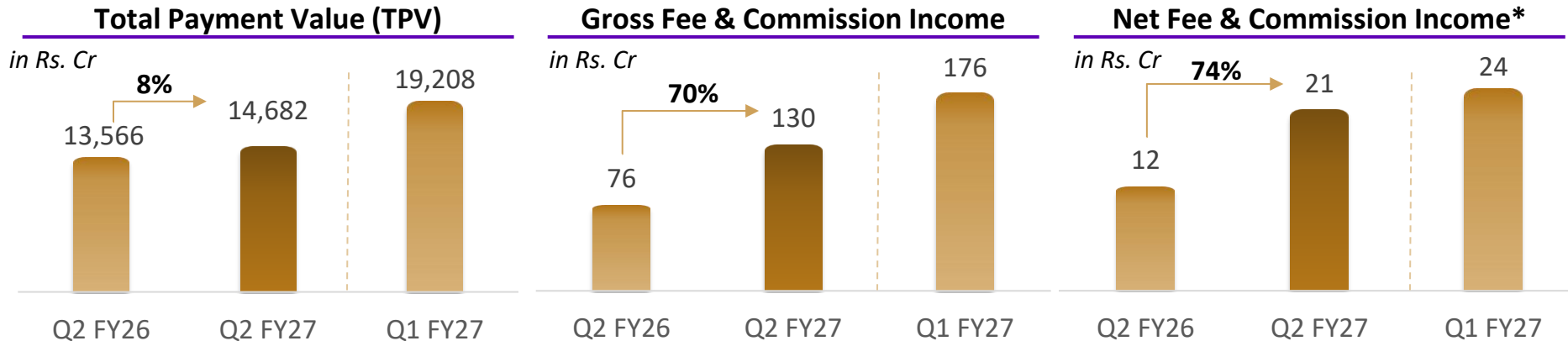
Regulatory approvals received for **3-in-1 Savings Account & Banker to an Issue** in relation to public issues (incl. IPOs)

**Driving sustainable profit growth by deepening customer stickiness and expanding high-margin fee streams**

\*Total Income comprises Net Interest Income and Gross Fees and Commission Income;

\*\*Includes Current Account, Savings Account and Wallets; ^includes owned and corporate BC touchpoints

# Jio Payment Solutions Limited



## PRODUCT LAUNCHES

- Launched contactless Tap-and-Pay on POS terminals, enabling seamless UPI & RuPay transactions
- Cross-border collections in 100+ currencies with T+2 settlement for Indian exporters
- Dynamic Currency Conversion pre-auth for international cardholders to pay in home currencies via card holds
- Unified subscription hub to automate recurring UPI and card payments
- Customized pre-payment pages, static links, and in-chat based payments for non-website-based collections

**14bps**

**Net Processing Margin: vs. 9bps in Q2 FY26 & 12bps in Q1 FY27**

**+2x YoY**

**Increase in Net Fee and Commission/ employee LTM\*\***

**Accelerating margin expansion by prioritizing high-quality merchants and product mix**

# JioFinance (1/2): Intelligent, Contextual, Conversational

## PRODUCT SUITE

### BORROW

- Home Loan
- Loan against Property
- Loan against Shares, MFs, ETFs
- Credit Cards\* (71 variants from 16 brands)
- Personal Loans \* (11 partner banks, NBFCs)

### INVEST

- Mutual Funds
- Wealth Management
- Broking
- Fixed Deposits\* (7 partner banks, NBFCs)
- Savings Pro
- Jio Gold\*
- Jio Silver\*

### TRANSACTION

- Tax Filing & Planning\*
- UPI & Bill Payments
- CASA with debit cards
- Biometric-enabled payments
- Split Payments

### PROTECT

- Term & Non-Term Life, Health, and Car & Two-wheeler\* (94 plans from 23 insurers)

**3.2 Cr**

Unique users across all digital properties

**~80 lakhs**

Average MAU in Q2 FY27

**~36,000**

own & 3rd party products purchased daily

### Q2 FY27 Highlights

**199% YoY**

Rise in Jio Gold purchase transactions

**40% YoY**

Increase in tax filings

**50% QoQ**

Increase in Fixed Deposit GMV

**25% higher**

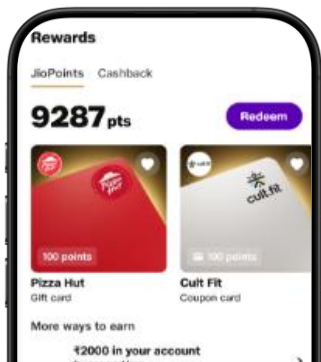
PPC^ among JioPoint users

**34 Cr+ points**

issued to 77 lakh customers^^

# JioFinance (2/2): Driving Engagement via Signature Offerings Jio Finance

Maximizing customer lifetime value through proprietary offerings



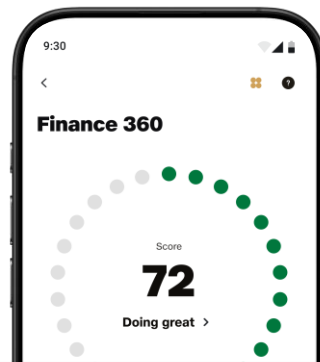
## JioPoints

- Integrated loyalty framework for superior customer benefits
- Rewarding customers for eligible in-app transactions
- Redeem points across 110+ premier brands based on user preference



## JioFinance+

- Comprehensive first-of-its-kind value-back membership program
- Shares part of platform commission with customers on eligible transactions
- Rewards in the form of Assured Cash Valueback, Extra Jio Gold & Jio Silver, & Accelerated JioPoints



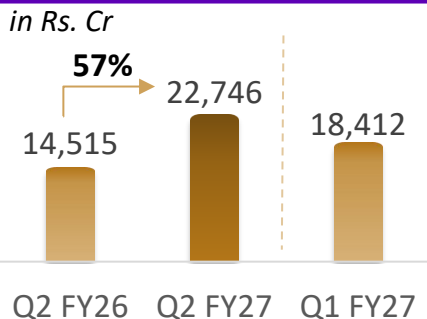
## JioFinance360

- Industry-first holistic financial fitness assessment of an individual
- Proprietary Financial Health Score based on Spending, Borrowing, Wealth, Insurance, and Tax
- AI-driven contextual and actionable recommendations

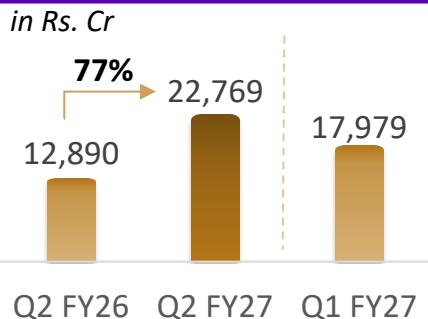
# Joint Ventures with BlackRock

## Asset Management

### Closing AUM



### Quarterly Average AUM



- Launched Regular Plans across all JioBlackRock offerings enabling broader investor participation
- Liquid Fund ranked #1 since inception (QAAUM of Rs. 10,000 Cr+)
- Overnight and Arbitrage funds ranked in the top quartile across their categories since inception
- SIF AUM scaled to Rs. 478 Cr within 3 months of launch; among the top 10 in the SIF category
- GIFT City entity to launch JioBlackRock Advantage World Equity Fund (IFSC) in Q3 FY27\*, enabling global investment opportunities

**~800 institutional, 12 lakh retail**  
Investors covering 90% PIN codes

**40%**  
Retail AUM from B30^ cities

**18.6%**  
Investors are new-to-mutual funds

## Pan-India reach via digital-first execution complemented by physical channels

### Wealth Management

- Free Wealth Check-up powered by Aladdin®
- Personalised Investment Advice from Rs. 350/yr^^
- Launched Smart Switch to help customers identify and replace underperforming mutual funds

### Broking

- JioBlackRock Trade & Invest App live on Android & iOS
- Phased go-to-market starting with IPOs, stocks, ETFs
- Zero-brokerage plan# with no account-opening & maintenance charges
- In-depth stock-level insights, mkt trends, and custom watchlist for investors

# Joint Ventures with Allianz Group

## Reinsurance



**Rs. 510 Cr GWP\* during  
first six months of operations**



**Expanded Surety participation through  
partnerships with leading insurance carriers**



**Focusing on several nation-building  
initiatives including semiconductors, data  
centres & battery energy storage plants**

## General Insurance



**Jio Allianz General Insurance Limited  
in advanced stages of regulatory approvals**

## Life Insurance



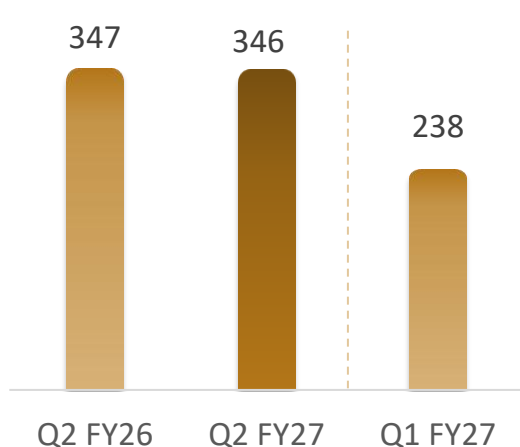
**Non-binding agreement in-place  
to establish Life Insurance JV in India**

# Jio Insurance Broking Limited



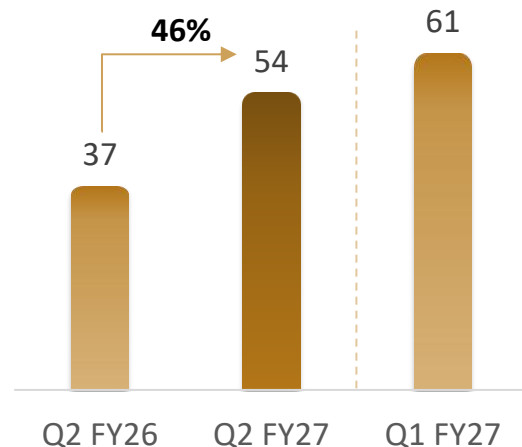
## Total Premium Facilitated\*

in Rs. Cr

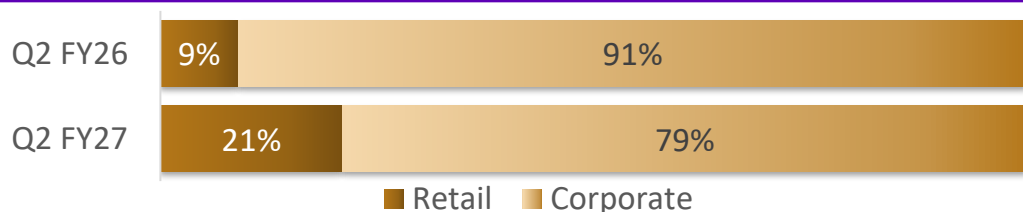


## Total Fee and Commission Income\*

in Rs. Cr



## Premium Facilitated Mix



### Direct-to-Customer Channel

- 55% QoQ increase in conversion rates across products driven by 200+ tailored journeys

### Institutional Channel

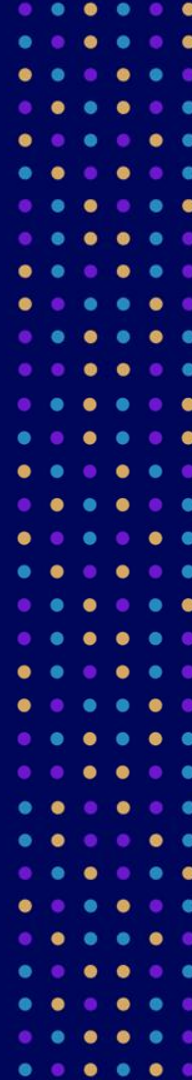
- Structured originations driving 35% growth in account acquisitions and renewals

### Digital POSP Channel

- Premium facilitated increased ~7x YoY
- Enhanced platform powering seamless journeys for 42 Motor, Health, and Term policies

Expanding high-margin retail mix alongside robust institutional client originations

# Financial Overview



# Statement of Profit and Loss – Consolidated

| Particulars (in Rs. crore)               | Q2 FY26    | Q1 FY27      | Q2 FY27      | % YoY       | % QoQ       | H1 FY26      | H1 FY27      |
|------------------------------------------|------------|--------------|--------------|-------------|-------------|--------------|--------------|
| Interest income                          | 392        | 962          | 1,258        | 221%        | 31%         | 755          | 2,219        |
| Fees and commission income               | 140        | 325          | 277          | 98%         | -15%        | 193          | 602          |
| Net gain on fair value changes           | 180        | 210          | 165          | -9%         | -22%        | 376          | 374          |
| Other Income                             | 21         | 0            | 0            | -99%        | 86%         | 28           | 0            |
| <b>Total Income</b>                      | <b>733</b> | <b>1,496</b> | <b>1,699</b> | <b>132%</b> | <b>14%</b>  | <b>1,353</b> | <b>3,195</b> |
| Finance cost                             | 136        | 418          | 578          | 325%        | 38%         | 235          | 996          |
| Staff Expenses                           | 95         | 152          | 147          | 55%         | -3%         | 158          | 299          |
| Other Operating Expenses                 | 193        | 421          | 401          | 108%        | -5%         | 284          | 822          |
| <b>Total Expenses</b>                    | <b>423</b> | <b>991</b>   | <b>1,125</b> | <b>166%</b> | <b>14%</b>  | <b>677</b>   | <b>2,117</b> |
| <b>Pre provisioning operating profit</b> | <b>310</b> | <b>505</b>   | <b>574</b>   | <b>85%</b>  | <b>14%</b>  | <b>676</b>   | <b>1,079</b> |
| (-) Provisions                           | 13         | 25           | 41           | 208%        | 65%         | 20           | 65           |
| (+) Dividend income                      | 269        | 509          | -            | -100%       | -100%       | 269          | 509          |
| (+) Share of Associates & JV             | 217        | -19          | -44          | -120%       | 130%        | 249          | -63          |
| <b>Profit before exception items</b>     | <b>783</b> | <b>970</b>   | <b>489</b>   | <b>-37%</b> | <b>-50%</b> | <b>1,173</b> | <b>1,459</b> |
| Exceptional items                        | -          | -            | -            | NM          | NM          | 29           | -            |
| <b>Profit before tax</b>                 | <b>783</b> | <b>970</b>   | <b>489</b>   | <b>-37%</b> | <b>-50%</b> | <b>1,202</b> | <b>1,459</b> |
| Provision for taxation                   | 88         | 139          | 149          | 69%         | 7%          | 182          | 288          |
| <b>Profit after tax</b>                  | <b>695</b> | <b>830</b>   | <b>340</b>   | <b>-51%</b> | <b>-59%</b> | <b>1,020</b> | <b>1,171</b> |

# Balance Sheet - Consolidated

| Particulars (in Rs. crore)  | As on Mar 31, 2026 | As on Sep 30, 2026 |
|-----------------------------|--------------------|--------------------|
| <b>Assets</b>               |                    |                    |
| Cash & Bank Balances        | 3,598              | 12,459             |
| Investments                 | 133,089            | 130,348            |
| Loans                       | 25,711             | 37,493             |
| Other assets                | 1,099              | 1,365              |
| <b>Total assets</b>         | <b>163,497</b>     | <b>181,666</b>     |
| <b>Liabilities</b>          |                    |                    |
| Net worth                   | 133,854            | 129,596            |
| <i>Equity share capital</i> | 6,353              | 6,603              |
| <i>Other Equity</i>         | 127,500            | 122,992            |
| Other Liabilities           | 29,643             | 52,070             |
| <b>Total Liabilities</b>    | <b>163,497</b>     | <b>181,666</b>     |

# Statement of Profit and Loss – Standalone

| Particulars (in Rs. crore)               | Q2 FY26    | Q1 FY27    | Q2 FY27    | % YoY       | % QoQ       | H1 FY26    | H1 FY27    |
|------------------------------------------|------------|------------|------------|-------------|-------------|------------|------------|
| Interest income                          | 7          | 105        | 154        | 1,986%      | 46%         | 45         | 259        |
| Fees and commission                      | 0          | 4          | 1          | 96%         | -75%        | 0          | 4          |
| Net gain on fair value changes           | 107        | 110        | 78         | -28%        | -29%        | 204        | 188        |
| Other Income                             | 20         | -          | -          | NM          | NM          | 20         | -          |
| <b>Total Income</b>                      | <b>135</b> | <b>219</b> | <b>233</b> | <b>73%</b>  | <b>6%</b>   | <b>269</b> | <b>452</b> |
| Staff Expenses                           | 24         | 31         | 25         | 5%          | -18%        | 42         | 56         |
| Other Operating Expenses                 | 36         | 38         | 33         | -7%         | -13%        | 62         | 71         |
| <b>Total Expenses</b>                    | <b>60</b>  | <b>69</b>  | <b>59</b>  | <b>-2%</b>  | <b>-15%</b> | <b>104</b> | <b>127</b> |
| <b>Pre provisioning operating profit</b> | <b>75</b>  | <b>150</b> | <b>174</b> | <b>132%</b> | <b>16%</b>  | <b>165</b> | <b>324</b> |
| (-) Provisions                           | 5          | 6          | 4          | -33%        | -41%        | -1         | 10         |
| (+) Dividend income                      | 405        | -          | 445        | 10%         | NM          | 405        | 445        |
| <b>Profit before tax</b>                 | <b>475</b> | <b>144</b> | <b>615</b> | <b>30%</b>  | <b>328%</b> | <b>571</b> | <b>759</b> |
| Provision for taxation                   | 18         | 39         | 40         | 118%        | 4%          | 43         | 79         |
| <b>Profit after tax</b>                  | <b>456</b> | <b>105</b> | <b>575</b> | <b>26%</b>  | <b>447%</b> | <b>528</b> | <b>681</b> |

# Balance Sheet – Standalone

| Particulars (in Rs. crore)  | As on Mar 31, 2026 | As on Sep 30, 2026 |
|-----------------------------|--------------------|--------------------|
| <b>Assets</b>               |                    |                    |
| Cash & Bank Balances        | 1,028              | 3,102              |
| Investments                 | 28,094             | 30,993             |
| Loans                       | 224                | 1,459              |
| Other assets                | 90                 | 103                |
| <b>Total assets</b>         | <b>29,436</b>      | <b>35,657</b>      |
| <b>Liabilities</b>          |                    |                    |
| Net worth                   | 29,305             | 35,521             |
| <i>Equity share capital</i> | 6,353              | 6,603              |
| <i>Other Equity</i>         | 22,952             | 28,918             |
| Other Liabilities           | 131                | 136                |
| <b>Total Liabilities</b>    | <b>29,436</b>      | <b>35,657</b>      |

# Statement of Profit and Loss - Jio Credit Limited

| Particulars (in Rs. crore)               | Q2 FY26    | Q1 FY27    | Q2 FY27    | % YoY       | % QoQ      | H1 FY26    | H1 FY27    |
|------------------------------------------|------------|------------|------------|-------------|------------|------------|------------|
| Interest income                          | 299        | 683        | 900        | 202%        | 32%        | 549        | 1,583      |
| Finance cost <sup>1</sup>                | 159        | 425        | 599        | 277%        | 41%        | 292        | 1,024      |
| <b>Net Interest Income</b>               | <b>140</b> | <b>257</b> | <b>302</b> | <b>116%</b> | <b>17%</b> | <b>258</b> | <b>559</b> |
| Fees and commission income               | 2          | 14         | 16         | 567%        | 15%        | 3          | 30         |
| Net gain on fair value changes           | 0          | 1          | 3          | 2,911%      | 122%       | 0          | 4          |
| Other Income                             | 1          | 0          | 1          | 2%          | 1,488%     | 1          | 1          |
| <b>Net Total Income</b>                  | <b>143</b> | <b>273</b> | <b>322</b> | <b>124%</b> | <b>18%</b> | <b>262</b> | <b>594</b> |
| Staff Expenses                           | 40         | 80         | 80         | 100%        | 0%         | 71         | 159        |
| Other Operating Expenses                 | 24         | 39         | 41         | 72%         | 3%         | 44         | 80         |
| <b>Total Expenses</b>                    | <b>63</b>  | <b>119</b> | <b>121</b> | <b>90%</b>  | <b>1%</b>  | <b>114</b> | <b>240</b> |
| <b>Pre-provisioning operating profit</b> | <b>80</b>  | <b>154</b> | <b>201</b> | <b>151%</b> | <b>31%</b> | <b>147</b> | <b>355</b> |
| Provisions                               | 13         | 25         | 41         | 208%        | 65%        | 20         | 65         |
| <b>Profit before tax</b>                 | <b>67</b>  | <b>129</b> | <b>160</b> | <b>140%</b> | <b>24%</b> | <b>127</b> | <b>289</b> |
| Provision for taxation                   | 17         | 33         | 41         | 142%        | 24%        | 32         | 73         |
| <b>Profit after tax</b>                  | <b>50</b>  | <b>96</b>  | <b>120</b> | <b>140%</b> | <b>24%</b> | <b>95</b>  | <b>216</b> |

<sup>1</sup> Finance cost paid to JFSL and external lenders; Due to rounding-off, the financial figures may not recalculate exactly

NM - Not Meaningful

# Balance Sheet – Jio Credit Limited

| Particulars (in Rs. crore)   | As on Mar 31, 2026 | As on Sep 30, 2026 |
|------------------------------|--------------------|--------------------|
| <b>Assets</b>                |                    |                    |
| Cash & Bank Balances         | 725                | 697                |
| Investments                  | 3,027              | 11,893             |
| Loans                        | 25,711             | 37,493             |
| Other assets                 | 117                | 254                |
| <b>Total assets</b>          | <b>29,580</b>      | <b>50,337</b>      |
| <b>Liabilities</b>           |                    |                    |
| Net worth                    | 7,163              | 7,379              |
| <i>Equity share capital</i>  | 119                | 119                |
| <i>Other Equity</i>          | 7,044              | 7,260              |
| Borrowings & Debt Securities | 21,768             | 42,007             |
| Other Liabilities            | 649                | 951                |
| <b>Total Liabilities</b>     | <b>29,580</b>      | <b>50,337</b>      |

**Thank you**



**Finance**

# Contact Us

**Mr. Dipak Daga**

*Group Chief Strategy Officer*

*Chief Investor Relations Officer*

**Mr. Rishabh Rathod**

*Investor Relations*

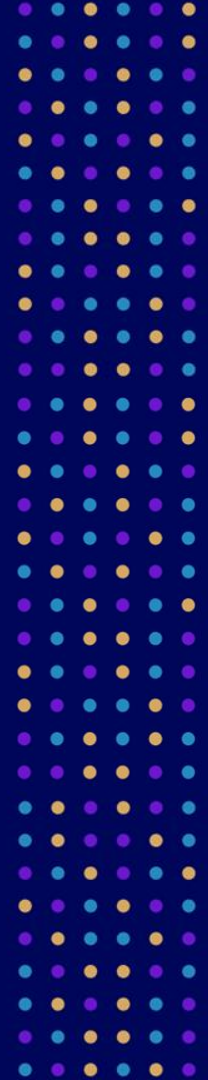
Email: [investor.relations@jfs.in](mailto:investor.relations@jfs.in)

Website: [www.jfs.in](http://www.jfs.in)

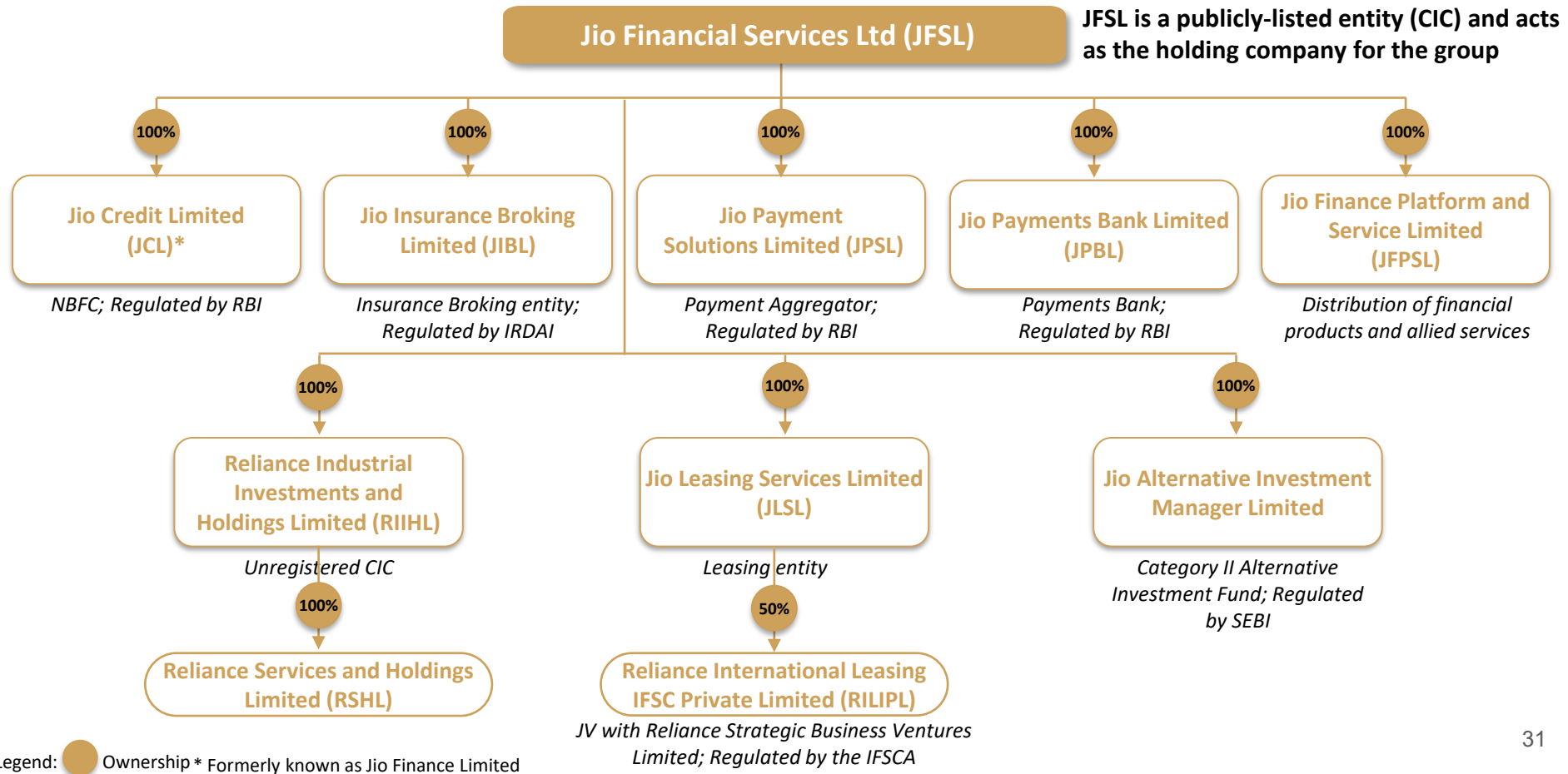


## Finance

# Annexure



# Group Structure - Subsidiaries



# Group Structure – Joint Ventures

