August 26, 2026

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

Scrip Code: 543940

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

Trading Symbol: JIOFIN

Dear Sirs,

Sub: Presentation made to the members during the Third Annual General Meeting (Post Listing) of the Company

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The presentation made to the members during our Third Annual General Meeting (Post Listing) of the Company, held today i.e. August 26, 2026, is attached.

The said presentation is also available on the Company's website at https://www.jfs.in/statutory-filings/.

This is for information and records.

Thanking you,

Yours faithfully,
For Jio Financial Services Limited

MOHANA VENKATA CHALAM Digitally signed by MOHANA VENKATACHALAM Date: 2026.08.26 18:12:13 +05'30'

Mohana V
Group Company Secretary
and Compliance Officer

Encl: as above

Annual General Meeting 2026

August 26, 2026

Hitesh Sethia

Managing Director & Chief Executive Officer

Jio Financial Services Limited

Jio Finance

Safe Harbor

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.

Favourable macroeconomic tailwinds

Robust Fundamentals…	
GDP Growth	7.7% in FY26 vs. global growth of 3.5%
Retail Inflation	2.1% in FY26 from 4.6% in FY25
Repo Rate	Reduced by 100bps to 5.25% during FY26
FX Reserves	USD 707 bn as of August 07, 2026

…Driving strong growth in Financial Services in India	
Rs. 156.6 lakh crore* Total Household Debt	45.5% of GDP vs. EME^ average of 55.1% in September 2025
Rs. 73.7 lakh crore Mutual Fund AUM	21% of GDP in FY26 vs. global average of 74% in 2025
Rs. 13.3 lakh crore Total Insurance Premium	Penetration rate of 3.8% in FY26 vs. global penetration rate of 7.2% in 2025
Rs. 314 lakh crore UPI Transaction Value	UPI emerged as the world's largest real-time payment system

Source: Government of India Press Information Bureau, International Monetary Fund, The Reserve Bank of India, RBI Financial Stability Report June 2026, AMFI Annual Report 2026, IRDAI Annual Report 2025, NPCI, Investment Company Institute (http://www.ici.org, Document link), Allianz Global Insurance Report 2026 (link)

**Based on trailing 12-month nominal GDP, ^EME Emerging Market Economies comprising Thailand, Malaysia, China, Chile, Brazil, South Africa*

Focused & disciplined execution…

Operational Excellence	Strong momentum across verticals with focus on governance & quality	**Rs. 30,000 Cr+** NBFC AUM*	**Rs. 18,000 Cr+** AMC AUM*
Product Innovation	Innovative, industry-first products (incl. Neural Agentic Marketplace) setting benchmarks for financial services in India	**~34,000** Daily purchases on marketplace	**6.0%** p.a.** Savings Pro yields
Operating Leverage	AI and tech-led systematic optimization of costs driving unit economics at scale	**56%** AI/ML-led customer conversion on app	**76%** Lower TAT for credit assessment by JCL
Prudent Capital Allocation	Investment decisions calibrated to each business' stage of maturity and risk-adjusted return potential	**~Rs. 2,900 Cr^** Equity invested in subsidiaries & JVs in FY26	

Transitioned from foundation-laying to operating at meaningful scale

**NBFC and AMC AUM as of Q1 FY27; **Based on average 3-year annualised return of overnight mutual funds in India. Actual returns may vary;*
^includes amount paid to SBI for acquisition of remaining stake in Jio Payments Bank Limited

… while bringing the best to India via marquee partnerships

Jio Finance

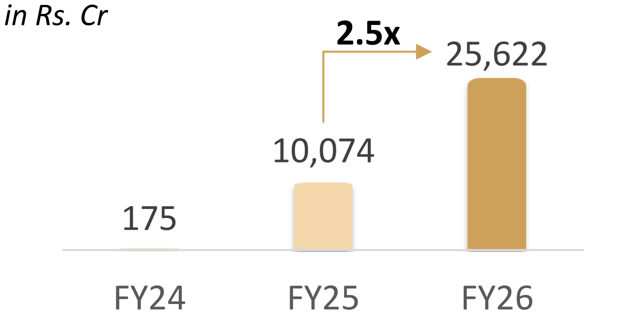
BlackRock	Allianz	BANK OF AMERICA
Managing over USD 15 tn in AUM across over 40 markets helping millions invest with a track record of nearly 40 years	135+ years of experience, active in ~70 countries & serving ~97 mn customers*, total business volume of EUR 186.9 bn in 2025	Total assets of USD 3.4 tn serving more than 35 countries and/ or jurisdictions with over two centuries of industry experience
Asset Management, Wealth Management & Broking	**Reinsurance, General & Health Insurance, and Life Insurance****	**Lending^**

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

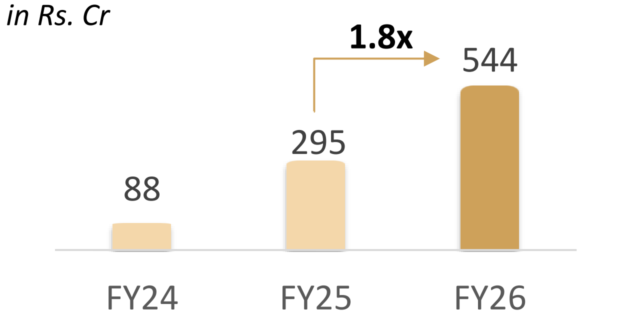
**Private and corporate customers; as of December 31, 2025; consolidated entities in the customer reporting scope, **Signed non-binding agreement for proposed Life Insurance JV, ^Subject to regulatory and statutory approvals*

FY26: Firing on all cylinders…

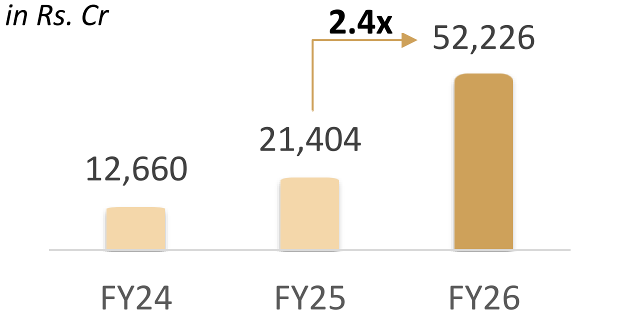
NBFC Gross AUM



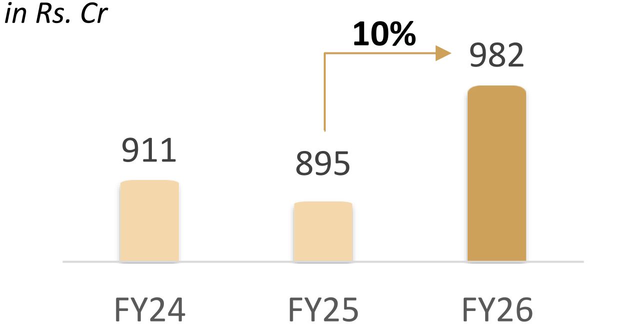
Payments Bank Deposits*



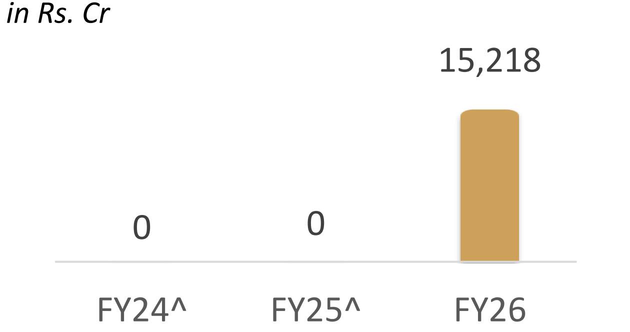
Payment Solutions TPV**



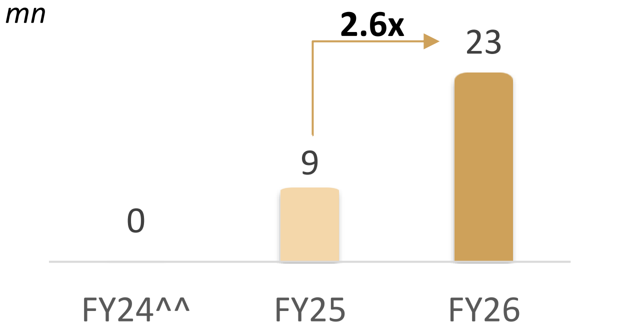
Insurance Premium Facilitated



AMC Closing AUM^



Unique users across all digital properties



**Includes Current Account, Savings Account and Wallets, **Total Payment Value, ^ Launched in June 2025, ^^ JioFinance app was launched on May 30, 2024*

… Leading to sustained growth momentum…

Jio Finance

BORROW

- Bank of America (BofA) entered into a JV agreement with JFSL for up to 49.9% in Jio Credit Limited (JCL) in August 2026*
- JCL total disbursements of ~Rs. 30,000 Cr in FY26
- Among the lowest cost of borrowing of 7.12% in FY26

INVEST

- Asset management company (AMC) launched 14 mutual fund schemes, 1 ETF and 1 SIF since June 2025
- Wealth management launched personalised investment advice & wealth check-up powered by Aladdin®

TRANSACT

- Jio Payments Bank Limited launched Savings Pro, begins tolling operations, including Multi-Lane Free Flow
- Jio Payment Solutions Limited launched cross-border collection services for Indian exporters

PROTECT

- Reinsurance JV commenced operations in March 2026
- Incorporated 50:50 JV to offer general insurance & health insurance in India
- Non-binding agreement for JV to offer life insurance in India signed in July 2025

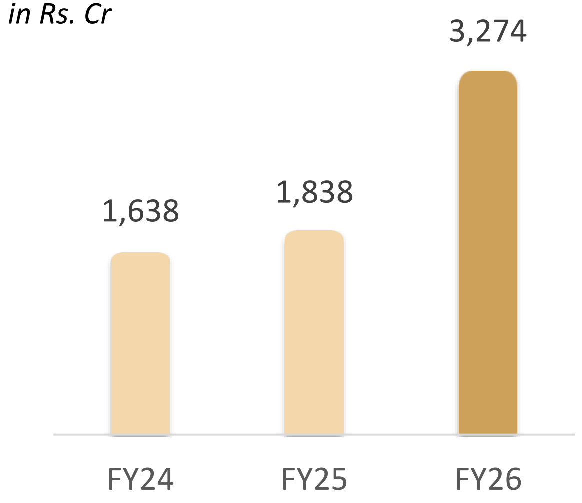
DIGITAL STOREFRONT

JioFinance App: A Neural Agentic Marketplace for hyper-personalised services offering loans, credit cards, fixed deposits, insurance, digital gold and more

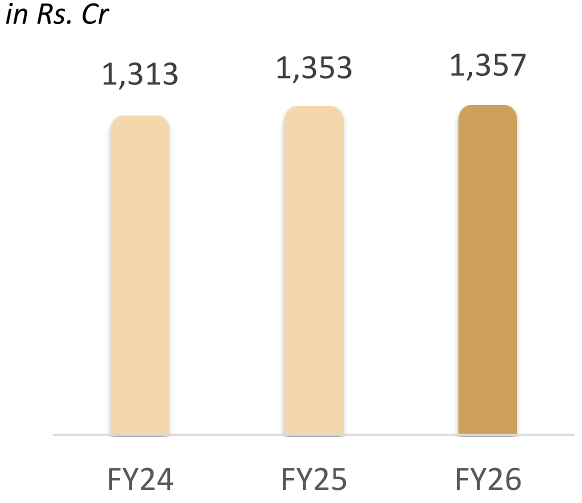
*Subject to regulatory and statutory approvals

…While investing in scaling growth, incubating new ventures

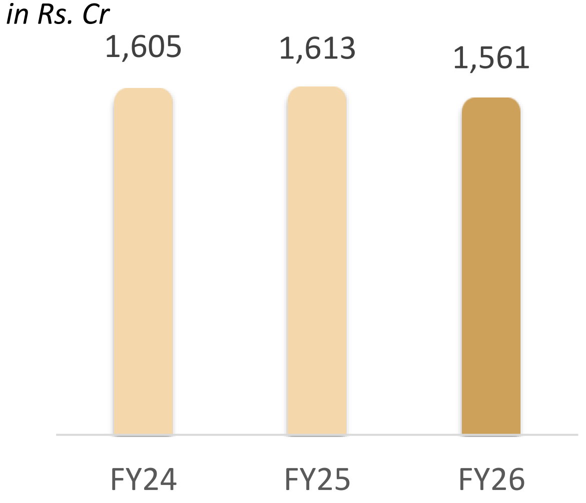
Consolidated Total Income (ex-dividend)



Consolidated PPOP* (ex-dividend)



Consolidated PAT



Rs. 1.34 lakh crore
Total Shareholders' Equity as of March 31, 2026

Rs. 0.60
Dividend recommended by Board of Directors per equity share of face value of Rs. 10 each for FY26

Pre-provision operating profit

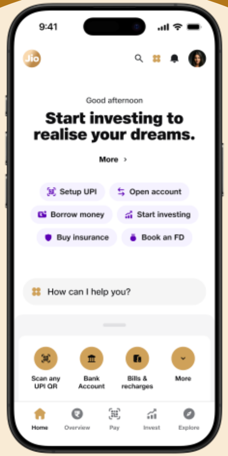
A full-stack financial ecosystem…

INVEST
Digital-first, world-class investment solutions

JVs with BlackRock
Asset management (Growth phase)
Wealth management (Incubation Phase)
Securities broking (Incubation Phase)

Jio Payments Bank Limited (JPBL) (Growth phase)
Jio Payment Solutions Limited (JPSL) (Growth phase)

TRANSACT
Powering seamless digital payments for individuals and merchants



Jio Finance Platform and Services Limited (JFPSL) (Incubation Phase)

BORROW
Suite of retail and corporate lending products

Jio Credit Limited (JCL) (Growth phase)

Jio Insurance Broking Limited (JIBL) (Growth phase)
JVs with Allianz for Reinsurance, General and Life* (Incubation Phase)

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

Product: Comprehensive suite of offerings

Jio Finance

Proactive hyper-personalisation of relevant offerings to customers

Layer 3: The Core Pivot

- Customer-first approach
- AI-Native & Conversational
- N=1 hyper-personalised interface

Growing third-party offerings driven by demand and risk appetite

Layer 2: Marketplace Aggregation

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

Continued acceleration of our own comprehensive product suite

Layer 1: Proprietary Suite of Products

Borrow	Invest	Transact	Protect
HL, LAP, LAMF, LAS, LAETF	AMC, WMC, Savings Pro, Broking*	UPI, CASA, Biometric Payments	Reinsurance, General* and Life Insurance*

*to be launched

Layer 1

Jio Credit Limited

Jio Finance

- BofA entered into a JV agreement with JFSL to acquire up to 49.9% in JCL through equity & warrants for up to Rs. 18,268 Cr*
- JCL to receive Rs. 6,613 Cr for 26.5% equity & Rs. 2,914 Cr for 25% of the warrant money upfront
- JCL to continue being consolidated as JFSL subsidiary
- JCL secures long-term capital for loan growth & access to BofA's finserv expertise incl. governance, risk management, & tech

25 offices in 18 cities

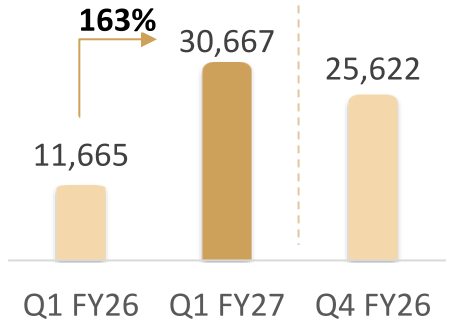
Avg borrowing cost of **7.07% in Q1 FY27** – among lowest in industry

Debt/ Equity of **3.9x**

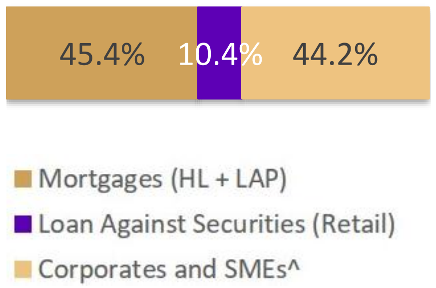
Total Shareholders' Equity of **Rs. 7,259 Cr** as of June 30, 2026

Gross AUM

in Rs. Cr

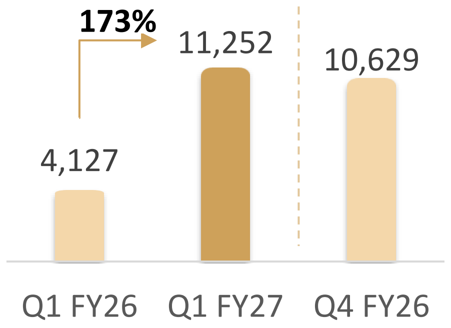


AUM Mix**



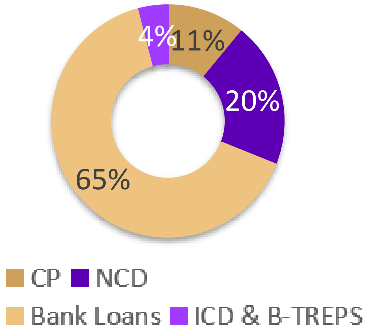
Disbursements

in Rs. Cr



Borrowing Mix^^

Q1 FY27: Rs. 28,120 Cr



Focus on product diversification, digital integration & sustainable scalability

**Subject to regulatory and statutory approvals, **includes marginal AUM from Solar Financing, ^includes Corporate LAS, Auto and Device Leasing for Corporate*

^^CP: Commercial Papers, NCD: Non-Convertible Debentures, Bank Loans includes WCDL and Term Loans, Inter-Corporate Deposits and Tri-party Repo Rate

Jio Payments Bank Limited

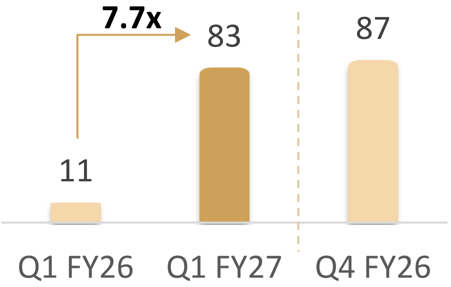
Layer 1

Forbes 2026 WORLD'S BEST BANKS

Jio Finance

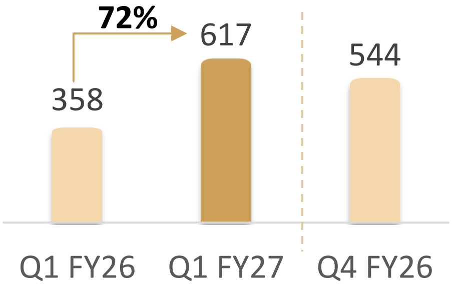
Total Income*

in Rs. Cr



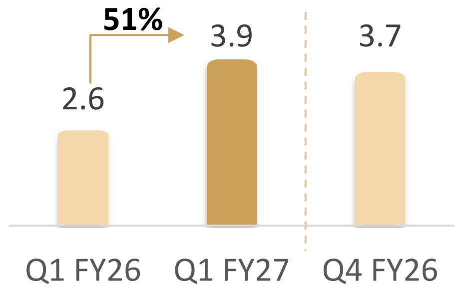
Customer Deposits**

in Rs. Cr

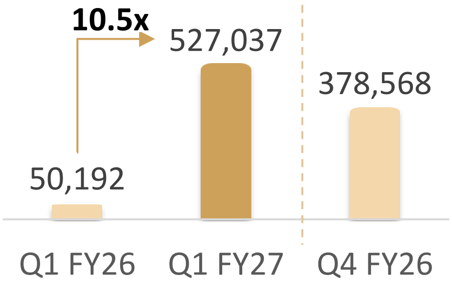


CASA Customers

mn



BC Network^



Diversified Product Offerings & Value Proposition

- **Core Liability Suite:** Wide range of Digital, Salary, Assisted Savings A/Cs, incl. flagship "Savings Pro"
- **Payment & Transaction Excellence:** Integrated UPI & debit card stack for hi-frequency engagement
- **Financial Inclusion & Utility:** Primary transactional hub offering AePS, DMT, BBPS, and DBT
- **Specialised Services:** Seamless tolling ops powered by MLFF and NETC acquiring

Achieved operational turnaround in Q1 FY27 through product diversification and sharp execution

Driving deep-rooted financial inclusion through cutting-edge technology and a customer-first philosophy

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

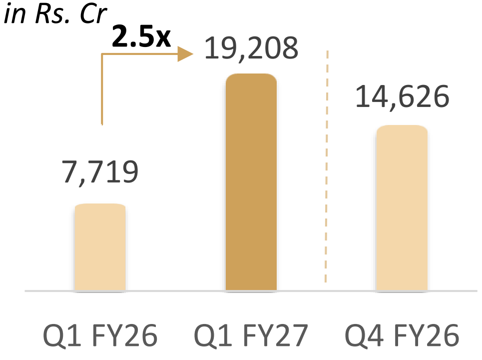
***Includes Current Account, Savings Account and Wallets; ^includes owned and corporate BC touchpoints*

Jio Payment Solutions Limited

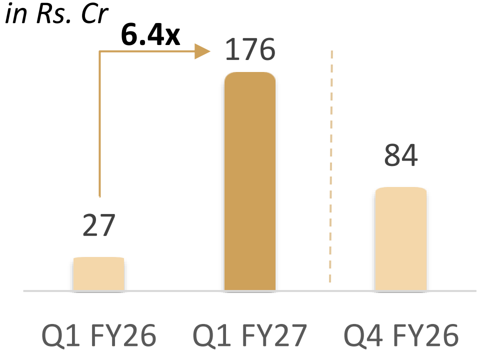
Layer 1

Jio Finance

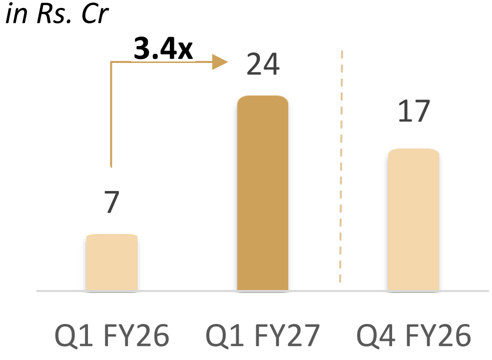
Total Payment Value (TPV)



Gross Fee & Commission Income



Net Fee & Commission Income*



+3bps YoY growth in Net Processing Margin to 12bps in Q1 FY27

+15x YoY increase in TPV from merchants outside ecosystem

+2.1x YoY increase in Net Fee and Commission/ employee LTM**

Margin expansion & operating leverage drive operational turnaround in Q1 FY27

Targeting merchants with high, margin-accretive TPV → **Scaling enterprise, SMB & cross-border services** → **Lean cost structure to build operating leverage** → **SUSTAINABLE PROFITABLE GROWTH**

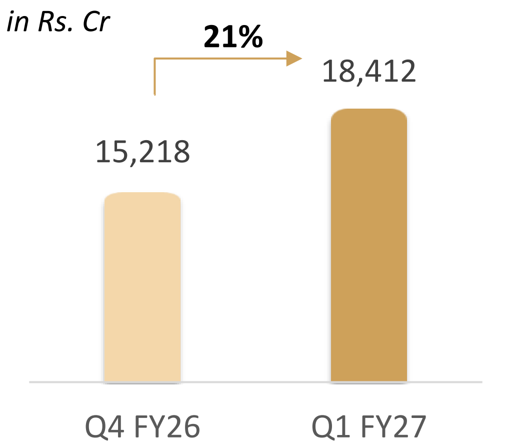
**Net Fee & Commission Income is Gross Fee & Commission Income less Payment Processing Charges, **Last 12 months*

Joint Ventures with BlackRock

Jio Finance

Asset Management

Closing AUM



- Maiden cash funds* NFO in June 2025 was among the largest in India
- JioBlackRock Liquid Fund AUM exceeded Rs. 10,000 Cr in April 2026
- Six JioBLK Profolios – curated model portfolios of JioBlackRock MF – live
- Retail Fund Management Entity setup in GIFT City
- Leveraging digital & physical distribution channels; 11,000+ MF distributors (including 800+ SIF** certified distributors) onboarded

Rs. 21,737 Cr **AUM as of July 31, 2026**	**~1.2mn** **Retail investors across 90%+ PIN codes**
36% **Retail AUM from B30# cities**	**18.5%** **Investors are new-to-mutual funds**

Expanding suite of tailored domestic and international investment products^

Wealth Management

Free Wealth Check-up powered by Aladdin®

Personalised Investment Advice starting at Rs. 350/year^^

Broking

Beta-launch scheduled for Q2 FY27

*BlackRock – BlackRock Advisors Singapore Pte. Ltd. and BlackRock, Inc.; *Cash Funds NFO: JioBlackRock Overnight Fund, JioBlackRock Liquid Fund, JioBlackRock Money Market Fund, **Specialised Investment Fund, #Beyond top 30 cities, ^subject to regulatory approvals, ^^ 0.35% p.a. for assets under advisory > Rs. 1 lac*

Joint Ventures with Allianz Group

Layer 1

Jio Finance

Strategic Rationale

Full Value-Chain

Covers entire spectrum of reinsurance, general & health, and life

Competitive Synergies

Blends JFSL's local market insights with Allianz's global underwriting pedigree

Demographic Dividend

Captures India's economic momentum & demographic dividend

Allianz Jio Reinsurance Limited

- Commands priority market access as India's third licensed domestic reinsurer
- Commenced operations in March 2026; Rs. 266 Cr GWP* during first quarter of operations
- Achieved lead reinsurer status on major treaty programs across prominent private insurers
- Robust retrocession frameworks established to maximise capital efficiency and exposure management

Jio Allianz General Insurance Limited

- Signed binding agreement in April 2026 to offer primary general and health insurance
- Regulatory and statutory approvals in process

Proposed JV for Life Insurance

- Non-binding agreement signed in July 2025 to offer savings and life protection policies

Democratizing insurance with transparent, affordable, and tech-led risk solutions

Gross written premium

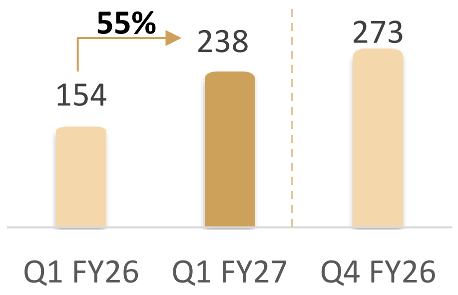
Layer 2

Jio Insurance Broking Limited

Jio Finance

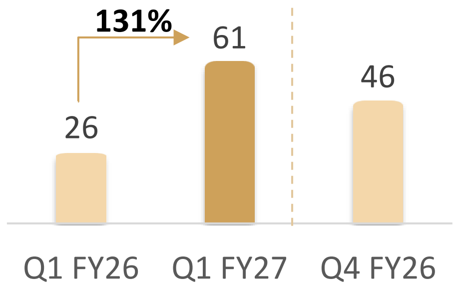
Total Premium Facilitated*

in Rs. Cr



Total Fee and Commission Income*

in Rs. Cr



Digital Point of Sales Persons

- Rs. 100 Cr+ premium facilitated within first year of launch
- Launched a unique commercial vehicle sourcing portal with 35 products from 12 insurers
- Customers across 28 States and 5 UTs

Direct-to-Customer

- 85 plans from 22 insurers available
- 200+ tailored journeys enabling purchase in <3 minutes, optimizing conversions & average ticket size

Affinity

- Emerged as one of India’s largest extended warranty providers for consumer durables and mobile devices

Institutional Sales

- End-to-end risk assessment & tailored insurance for SMEs
- 2x growth in client base as structured originations drive robust account acquisitions and renewals

Combining AI-powered customer management with best-in-class distribution for market-leading reach and service

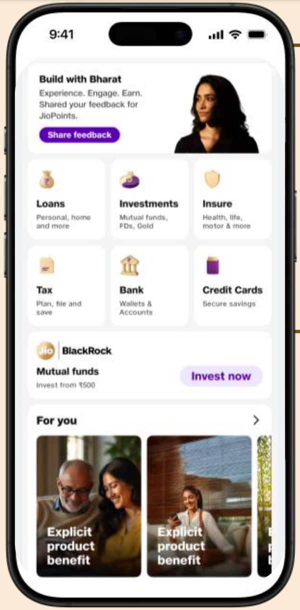
**Premium facilitated and Total Fee & Commission Income may not be comparable on a sequential basis due to timing of renewal of high-value corporate policies*

Layer 3

Neural Agentic Marketplace: Fintelligence for All (1/2)

NEURAL	AGENTIC	MARKETPLACE
16 AI, 10 ML models driving hyper-personalised advisory	Intuitive human-centric workflows in 7 languages to lower cognitive overload	Seamless access to own & third-party financial products

VALUE PROPOSITION



The Customer Experience

- **Zero Intermediary Bias:** Unbiased recommendations, always in the interest of the customer
- **Zero Friction:** Seamless intent-to-action UI/UX from advisory to immediate fulfilment
- **Zero Noise:** Spam-free experience prioritizing 100% transparency

The Partner Opportunity

- **Intent-Qualified Funnels:** Pre-qualified leads with real-time intent and scoring
- **Comprehensive Risk Profiling:** Multi-dimensional risk index for precise underwriting
- **Optimized CAC:** Reduced acquisition costs due to targeted offerings

Layer 3

Neural Agentic Marketplace: Fintelligence for All (2/2)

Jio Finance

BORROW

- Home Loan
- Loan against Property
- Loan against Shares, MFs, ETFs
- Credit Cards* *(70 variants from 16 brands)*
- Personal Loans* *(10 partner banks & NBFCs)*

INVEST

- Mutual Funds
- Savings Pro
- Jio Gold*
- Fixed Deposits* (*7 partner banks & NBFCs)*
- Wealth Management – Personalised Investment Advice

TRANSACT

- 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* *(85 plans from 22 insurers)*

SCALE & TRACTION

25mn+ unique users across digital properties as of June 2026

~9mn avg MAU in Q1 FY27

~34,000 own & 3rd party products purchased daily in June 2026

~300mn JioPoints issued to ~7mn enrolled customers

UPCOMING FEATURES

- **Value-back Membership Program:** Incentivising marketplace purchases with assured value-back rewards
- **Personal CFO:** Unbiased guidance with clear call-to-action based on proprietary financial fitness score

*Third-party products, MAU- Monthly Active Users

Defining our DNA: The four pillars of long-term value

Jio Finance

Financial Capital
Scale-based cost engineering; Prudent, risk-calibrated capital allocation

Tech and Data Capital
AI-first enterprise powered by a robust data layer for 360º customer view

Human Capital
Building human-centric, AI-driven teams for optimal man-machine collaboration

Trust Capital
Robust risk, compliance and governance guardrails

Foundational Principles: 4Rs
Reputation | Regulation | Return of Capital | Return on Capital

Tech, Data & AI (1/2): The engine behind every experience

Jio Finance

1	2	3	4	5
WHERE WE STARTED				**WHERE WE ARE NOW**
Data & AI Platform	**Real-Time Data Integration**	**Enterprise BI Dashboards**	**Data Science at Scale**	**AI in Customer Lifecycle**
Set up an enterprise-wide Advanced Analytics, Data & AI platform as the foundation	Integrated enterprise-wide source systems through real-time data pipelines	Built business intelligence dashboards giving every team a real-time view	Built data science models to power prediction and decision-making	Now embedding AI across the customer lifecycle — from onboarding to servicing

50+
Business Insight Dashboards

15+
Data science use cases live

~130
AI Agents deployed enterprise-wide

Path ahead: Agentic-first customer interface across products | Enterprise-wide AI adoption with human-in-the-loop | Full DPDP-compliant Consent Management Platform

Tech, Data & AI (2/2): Delivering benefits to business

Jio Finance

Customer Experience

56%	Customer conversion via AI/ML-led hyper-personalization on the app
76%	Lower TAT for credit assessment using Video PD*
40-60%	Faster Merchant API integration by JPSL's AI developer assistant
3x+	Growth in JIBL customer conversion via tailored D2C journeys

Business Operations

60%+	Reduction in product go-live on the app to ~3 weeks
90%+	Higher efficiency in processing chargebacks by JPSL
71%	Reduction in TAT using partner onboarding portal by JCL
70%	Efficiency gain via automated end-to-end ops tracking by JPBL

Risk & Fraud Management

53%	Fraudulent emails automatically dealt by JPBL
61%	Suspicious activity complaints auto-reported by JPBL
30-50%	Faster risk analysis and scoring across 20 metrics of JPBL
50%	Faster policy & regulatory reviews of JCL at 50% lower costs

Growth & Marketing

90%	Cost savings via AI-generated marketing assets
10+	Propensity models analyzing 800+ behavioral events for next-best offer
18%	Higher traffic driven by JCL's omnichannel marketing
2x+	Higher conversion among JIBL's drop-off leads by AI bots

Enabling superior CX, cost benefits and targeted customer outreach

*Personal Discussion

Human Capital: Building a high-velocity ecosystem

Jio Finance

Pillars of Customer-Backed Architecture

AI-native Decision-making
Moving beyond "digital-first" to embed AI and proprietary data directly into daily decisions

Agile Team Architecture
Replacing hierarchies with autonomous, cross-functional teams aligned to business outcomes

'Hire-Build-Enable' Framework
Driving talent excellence through AI capability building across teams

Jio FinX

In-house innovation expo focused on high-impact tech & AI-based solutions

2,000+
Professionals with diverse backgrounds

50+
High-impact, employee-led AI solutions presented at Jio FinX

Fostering a culture of operational excellence based on man-machine collaboration

ESG & CSR: Taking Formal Finance from Access to Impact

Jio Finance

Financial Inclusion

- **Democratized Investment:** Enabled first-time investors via DigiGold starting at Rs. 10 SIPs
- **Savings Pro:** Auto-deploys idle bank balances into overnight debt funds for higher, low-risk yield
- **Expert Advisory:** Institutional-grade portfolio intelligence brought to retail investors affordably

Digital Transformation

- **Agentic Marketplace:** Hyper-personalized, AI-native interface delivering tailored individual financial insights
- **Account Aggregator:** ~244,000 users linked assets through the consent-led framework, enabling secure, data-led financial journeys

Local Economic Growth

- **TaxGuru Partnership:** Simplified tax compliance for individuals and growing small businesses
- **JioGenNext MAP:** Startup ecosystem access providing mentorship, funding, and scale

Positive Climate Action

- **Digital-Native Banking:** Paperless virtual debit cards and passbooks driving operational sustainability
- **Tech-led Climate Finance:** Scalable, accessible green funding powered by our digital stack

Rs. 23 Cr+
CSR spends in FY26 impacting 9.3L+ individuals

47,000+ people across 61 villages
Positively impacted by our Climate-Resilient Village program

22%
Reduction in Total Scope 1 & 2 emissions

UN-SDG Contribution:

1 NO POVERTY | 8 DECENT WORK AND ECONOMIC GROWTH | 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE | 10 REDUCED INEQUALITIES | 11 SUSTAINABLE CITIES AND COMMUNITIES | 12 RESPONSIBLE CONSUMPTION AND PRODUCTION | 13 CLIMATE ACTION | 17 PARTNERSHIPS FOR THE GOALS

Thank you

Contact Us

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