



April 17, 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: Media Release - Consolidated and Standalone Audited Financial Results for the quarter and year ended March 31, 2026

In continuation of our letter of today's date on Consolidated and Standalone Audited Financial Results for the quarter and year ended March 31, 2026, we attach a copy of the Media Release being issued by the Company in this regard.

The Consolidated and Standalone Audited Financial Results for the quarter and year ended March 31, 2026, approved by the Board of Directors and the Media Release thereon are also available on the Company's website at <https://www.jfs.in/corporate-announcements/>.

This is for information and records.

Thanking you

Yours faithfully,

For Jio Financial Services Limited

Mohana V

**Group Company Secretary and
Compliance Officer**

Encl: a/a

MEDIA RELEASE

**Jio Financial Services reports strong operational momentum in FY26;
Consolidated Total Income at Rs. 3,274 crore, up 78% YoY**

- ***Jio Credit's AUM crosses Rs. 25,000 crore in FY26***
- ***Jio Payment Solutions Total Payment Value crosses Rs. 50,000 crore in FY26***
- ***The JioFinance app registers 23 million unique users***
- ***Board recommends a dividend of Rs. 0.60 per share with a face value of Rs. 10 each.***

Mumbai, April 17, 2026: The Board of Directors of Jio Financial Services Limited ("JFSL", also referred to as the "Company"), at its meeting held in Mumbai today, approved the audited financial results for the fourth quarter and financial year ended March 31, 2026.

Key highlights for the financial year ended March 31, 2026, were as follows:

- Net Income from Business Operations[^], **up 4x YoY to Rs. 1,390 crore; representing 54% of Consolidated Total Net Income in FY26, up from 20% in FY25.**
- Assets under Management (AUM) of Jio Credit Limited stood at **Rs. 25,711 crore as of March 31, 2026, over 2.5x growth compared to FY25.**
- Jio Payment Solutions Limited's Total Payment Value (TPV) at **Rs. 52,226 crore, up ~2.4x YoY.**
- Jio Payments Bank Limited's deposit base reached **Rs. 544 crore, 84% growth YoY.**
- JioBlackRock AMC's AUM stood at over **Rs. 15,200 crore at the end of FY26, within just 9 months of launch.**
- Jio Insurance Broking Limited's total premium reached **Rs. 982 crore for FY26, up ~10% YoY.**
- Consolidated Pre-Provision Operating Profit (PPOP) at **Rs. 1,357 crore; Profit After Tax at Rs. 1,561 crore.**

Key financial highlights for the quarter ended March 31, 2026:

- Consolidated Total Income at **Rs. 1,020 crore, up 97% YoY.**
- Consolidated PPOP was at **Rs. 327 crore.**

[^]Includes (a) Net interest income and fee & commission income from NBFC, (b) Gross fees & commission income from Payment solutions, (c) Gross fees & commission income from Insurance Broking, (d) Net interest income and gross Fees & Commission income from Payments Bank (e) Fee & commission income from Asset Management Company (f) fee & commission income from sale of digital gold; *Consolidated Net Total Income is Total Consolidated Income less finance cost on external borrowings and deposits and dividend income and includes Total Income from Asset Management Company and total income of the payments bank (for Q3 FY25).

- PPOP was largely impacted on account of:
 - Consolidation of JPBL's financials on a line-by-line basis as a 100% subsidiary w.e.f. June 18, 2025 (earlier accounted for in Share of Profit from JVs & Associates)..
 - Continued investments in scaling growth companies and incubating businesses in nascent stages
 - Geopolitics-led volatility impacted treasury income on a higher capital base.
- Profit After Tax at **Rs. 272 crore.**

The Company's performance for the year represents a pivotal inflection point for JFSL, marking a definitive transition from foundational groundwork to sustained operational velocity across a diverse spectrum of businesses.

The all-new JioFinance app

A key milestone achieved in FY26 was the launch of the all-new JioFinance app, a state-of-the-art neural agentic marketplace, marking a paradigm shift from 'digital-first' to 'intelligent-always' financial services.

- **AI-native and conversational platform with hyper-personalisation** at the level of each unique user.
- **Crossed 1.7 million downloads of the new app** since launch in February 2026
- **Expansive marketplace for financial services**, featuring in-house and third-party products from trusted brands:
 - Life & General Insurance: 82 plans from 21 insurers.
 - Fixed Deposits: 6 partner banks and NBFCs.
 - Credit Cards: 53 variants from 9 banks.
 - Personal Loans: 4 partner banks and NBFCs.
- Tax Filing and Planning: Starting at Rs. 24.
- JioGold: Digital gold starting at Rs. 10.
- **23 million unique users** across all digital properties.
- **9.3 million average monthly active users** in Q4 FY26.
- **Launched JioPoints:** Exciting rewards program redeemable against a wide catalogue of offerings.

Jio Credit Limited

- AUM for FY26 stood at **Rs. 25,711 crore, up 2.5x YoY.**

- Gross Disbursements of **Rs. 10,629 crore in Q4 FY26, 49% YoY increase and 23% sequentially.**
- Net Interest Income (NII) reached **Rs. 625 crore for the year, up 190% YoY.** In Q4 FY26, NII was **Rs. 201 crore, up 143%** for the same period last year.
- PPOP increased to **Rs. 366 crore in FY26, a growth of 2x YoY.** For Q4 FY26, PPOP was at **Rs. 120 crore, up 2.5x YoY,** underscoring the inherent profitability of our core lending operations.
- Profit after tax for FY26 was **Rs. 224 crore, up 2x YoY.** For Q4 FY26, the PAT stood at **Rs. 70 crore, up 4x YoY.**

Jio Payments Bank

- Total Income grew **11x YoY to Rs. 87 crore in Q4 FY26,** supported by a **61% YoY** increase in CASA customer base to **3.7 million.**
- Average deposit per customer increased **20% YoY to Rs. 1,439 in Q4 FY26** indicating the rising acceptance of our value propositions.
- Business Correspondent (BC) network grew to **3,78,568 BCs vs. 16,292 BCs in Q4 FY25** (including owned and corporate BC network).
- Bank's toll processing operations now live across **18 toll plazas in 8 states**

Jio Payment Solutions

- Q4 FY26 TPV stood at **Rs. 14,626 crore, up 145% YoY.**
- Gross fee and commission income at **Rs. 84 crore, up 5x YoY.**
- Net Fee and Commission stood at **Rs. 17 crore, up 5x YoY.**
- Net Processing Margin of **12 bps, versus 6 bps in Q4 FY25 and 10 bps in Q3 FY26.**

Jio Insurance Broking

- Facilitated premium of **Rs. 273 crore in Q4 FY26, up 15% YoY.** Total fee and commission income grew **124% YoY to Rs. 45 crore in Q4 FY26.**
- Digital Point of Sales Person (PoSP) channel facilitated over **Rs. 100 crore premium in first year of operations.**

JV with BlackRock for Investments

- In FY26, JioBlackRock Asset Management recorded a **closing AUM of Rs. 15,218 crore.**
- Quarterly Average AUM **grew 21% QoQ to Rs. around 16,712 crore in Q4 FY 26.**
- Diverse client base of **400+ institutional investors and over 1.1 million retail investors.**



- Launched **funds in four additional categories**—Short Duration, Low Duration, Thematic, and Large Cap —and enabled instant redemption features for our Overnight and Liquid funds.
- **50%** of investors with Active SIPs; **40%+** of Retail AUM coming from B30 cities; **~20%** of our investors new to Mutual Funds.
- Final approval awaited from the International Financial Services Centres Authority to set up a retail **Fund Management Entity in GIFT City**; secured all other regulatory approvals.
- Jio BlackRock Investment Advisers Private Limited commenced operations in February 2026 to offer wealth management services.

JV with Allianz for Insurance

- Allianz Jio Reinsurance Private Limited received regulatory approvals and commenced operations in March 2026.
- Non-binding agreement in place to explore opportunities in life and general insurance.

Hitesh Sethia, Managing Director and CEO, Jio Financial Services Limited, said: *"FY26 has been a landmark year of growth, guided by our objective of simplifying the complex financial lives of millions of Indians through intelligent financial services, leveraging AI and ML. Our robust operational velocity bears testament to the resonance our offerings are finding across the nation, with our reach now spanning over 19,000+ pincodes. As we enter FY27, we look forward to building further on this formidable foundation. We remain committed to growing sustainably and responsibly, ensuring we continue to deliver long-term value to our shareholders, while serving as a trusted partner in India's economic journey."*

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About Jio Financial Services Limited:

Jio Financial Services Limited (JFSL) is a Core Investment Company (CIC) registered with the Reserve Bank of India. As a new-age institution, JFSL operates a full-stack financial services ecosystem through customer-facing subsidiaries, including Jio Credit Limited, Jio Insurance Broking Limited, Jio Payment Solutions Limited, Jio Leasing Services Limited, Jio Finance Platform and Service Limited, and Jio Payments Bank Limited.

Through a 50:50 joint venture with BlackRock, JFSL offers asset management services in India through Jio BlackRock Asset Management Private Limited; and wealth management through Jio BlackRock Investment Advisers Private Limited. The JV with BlackRock also proposes to offer broking services through Jio BlackRock Broking Private Limited.

JFSL has entered into a 50:50 joint venture with the Allianz Group and has set up Allianz Jio Reinsurance Limited to offer reinsurance services in India. The two entities have also signed a non-binding agreement to explore opportunities in general and life insurance.

With a digital-first model, JFSL is committed to enhancing the financial well-being of Indian citizens by enabling them to borrow, transact, save, and invest seamlessly. Through the JioFinance app, customers can access a wide range of solutions including loans, savings accounts, investment products and solutions, UPI, bill payments, recharges, digital insurance, financial tracking and management tools, and more.

For more updates, please visit www.jfs.in | Follow JFSL on Instagram: [@OfficialJioFinance](https://www.instagram.com/OfficialJioFinance) | X: [@JioFinance1](https://twitter.com/JioFinance1) | Facebook: [@JioFinance](https://www.facebook.com/JioFinance) | LinkedIn: [@Jio Financial Services Limited](https://www.linkedin.com/company/jio-financial-services-limited)

To download the JioFinance app, click [here](#)

Safe Harbor

This press release 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 press release cannot guarantee that these assumptions and expectations are accurate or will be realized. 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.