JANA SMALL FINANCE BANK
(A Scheduled Commercial Bank)

JSFB/SEC/2026-27/80

04th September 2026

National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (East),
Mumbai 400051.

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001.

Sub: Business Responsibility and Sustainability Report ('BRSR') for the FY 2025-26

Ref: Regulation 34 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Dear Sir/Madam,

Please find enclosed the Business Responsibility and Sustainability Report ('BRSR') of Jana Small Finance Bank Limited ('Bank') for financial year 2025-26.

The BRSR forms part of the Bank's Annual Report for the financial year 2025-26. The BRSR along with the Annual Report is available on the website of the Bank at www.jana.bank.in

You are requested to kindly take the same on your record and oblige.

Thank you
Yours faithfully
For Jana Small Finance Bank Limited

LAKSHMI RAJA NARAYANAMURTHY
Digitally signed by LAKSHMI RAJA NARAYANAMURTHY
Date: 2026.09.04 09:26:25 +05'30'

Lakshmi R N
Company Secretary & 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 No. L65923KA2006PLC040028

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Annexure - II

BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORTING FORMAT

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

Corporate Identity Number (CIN) of the Listed Entity	:	L65923KA2006PLC040028
Name of the Listed Entity	:	Jana Small Finance Bank Limited
Year of incorporation	:	2006
Registered office address	:	The Fairway Business Park, First Floor, # 10/1, 11/2 & 12/2B Off Domlur, Koramangala Inner Ring road, Next to EGL Business Park, Challaghatta, Bengaluru – 560071
Corporate address	:	The Fairway Business Park, First Floor, # 10/1, 11/2 & 12/2B Off Domlur, Koramangala Inner Ring road, Next to EGL Business Park, Challaghatta, Bengaluru – 560071
E-mail	:	investor.grievance@jana.bank.in
Telephone	:	080-46020100
Website	:	www.jana.bank.in
Financial year for which reporting is being done	:	2025-26
Name of the Stock Exchange(s) where shares are listed	:	BSE Limited and National Stock Exchange Limited
Paid-up Capital	:	1,05,32,45,750
Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	:	Mrs. Lakshmi R N Company Secretary & Compliance Officer lakshmi.rn@jana.bank.in 080-46020100
Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis	:	Standalone basis
Name of assurance provider		N/A
Type of assurance obtained	:	N/A

I. **Products/services**

1. Details of business activities *(accounting for 90% of the turnover)*

Sr. No.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1.	Financial and Insurance service	Banking activities I.e. Retail Banking, Treasury, Whole-sale Banking, and other Banking Operations.	100%

2. Products/Services sold by the entity *(accounting for 90% of the entity's Turnover):*

S. No.	Product/Service	NIC Code	% of total Turnover contributed
1.	Retail Banking, Treasury, Wholesale Banking, and other Banking Operations	64191	100%

II. Operations

3. Number of locations where plants and/or operations/offices of the entity are situated:

Location	Number of plants	Number of offices	Total
National	-	822	822
International	-	None	None

4. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States)	25 states and 2 union territories
International (No. of Countries)	NIL

b. What is the contribution of exports as a percentage of the total turnover of the entity?

- Not applicable

c. A brief on types of customers

- Bank caters to a diverse set of customer base which includes Individuals/Non Individuals/ NR/ Government/MSME/Large Corporates/Farmers etc.

III. Employees

5. Details as at the end of Financial Year:

a. Employees and workers (including differently abled)

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	26,246	22,976	88%	3,270	12%
2.	Other than Permanent (E)	216	150	69%	66	31%
3.	Total employees (D + E)	26,462	23,126	87%	3,336	13%
WORKERS						
4.	Permanent (F)	0	0	0	0	0
5.	Other than Permanent (G)	0	0	0	0	0
		0	0	0	0	0
6.	Total employees (F + G)	0	0	0	0	0

b. Differently abled Employees and workers:

Sr. No	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	0	0	0.0%	0	0.0%
2.	Other than Permanent (E)	0	0	0.0%	0	0.0%
3.	Total differently abled employees (D + E)	0	0	0.0%	0	0.0%
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	NA	NA	NA	NA	NA
5.	Other than permanent (G)	NA	NA	NA	NA	NA
6.	Total differently abled workers (F + G)	NA	NA	NA	NA	NA

6. Participation/Inclusion/Representation of women

	Total (A)	No. and percentage of Females	
		No. (B)	% (B / A)
Board of Directors	10	2	17%
Key Management Personnel	3	1	33.33%

7. Turnover rate for permanent employees and workers

(Disclose trends for the past 3 years)

	FY 2025-26 (Turnover rate in current FY)			FY 2024-25 (Turnover rate in previous FY)			FY 2023-24 (Turnover rate in the year prior to the previous FY)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	32.2%	4.6%	36.8%	33.6%	5.1%	38.6%	32%	5%	37%
Permanent Workers	0	0	0	0	0	0	0	0	0

IV. **Holding, Subsidiary and Associate Companies (including joint ventures)**

8. (a) Names of holding / subsidiary / associate companies / joint ventures

Sr. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
	N/A			

CSR Details

9. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: **(Yes)**
(ii) Turnover (in Rs.) – 17,26,98,37,000
(iii) Net worth (in Rs.) – 42,20,76,19,000

Transparency and Disclosures Compliances

10. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No)	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	(If Yes, then provide web-link for grievance redress policy)	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	-	-	-	-	-	-	-
Investors (other than shareholders)	-	-	-	-	-	-	-
Shareholders		-	-		19		
Employees and workers		72	3		10		
Customers	Yes, https://www.jana.bank.in/images/policies/customer-grievance.pdf	4,580	395		3,976	262	
Value Chain Partners		-	-	-	-	-	-
Other (please specify)		-	-	-	-	-	-

11. Overview of the entity's material responsible business conduct issues. Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Financial Inclusion and inclusive Banking	Opportunity	Banks' vision is to promote financial inclusion and inclusive banking to unserved and underserved segment in semi urban and rural areas		Positive
2	Financial Inclusion and inclusive Banking	Risk	Unsecured lending to MFI segment and repayment driven by cash mode	Credit Bureau and Scorecard driven acquisition. Moving towards digital collections/ standing instruction/NACH. Robust audit checks in place.	Negative
3	Risk Management	Opportunity	Risk Management is an independent function. The overall risk management framework is overseen by the RMC of the Board and is governed by a Board approved policy for each risk family. Bank's loan acquisition and lifecycle management is driven by scorecard-based model and risk based pricing to build a sustainable lending book.		Positive
4	Transparency and disclosure	Opportunity	Disclosures on the website on Fair Practice Code and Schedule of Charges ensures transparency to customers. Disclosure on the website with respect to investors presentation, periodical returns / disclosure with stock exchanges.		Positive
5	Corporate Governance & Ethics	Opportunity	Bank emphasizes strong corporate governance and ethics which will have a positive impact on sustainable performance.		Positive

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
6	Corporate Governance & Ethics	Risk	Misinformation/ misconception, wrong decision regarding the aspect can lead to negative business implications	Bank has a robust governance framework which includes a self-assessment risk framework that encompasses all businesses and functional units of the Bank at the Head Office and at the Zonal levels	Negative
7	Customer Privacy	Risk	Failure in any aspect might leads to customer dissatisfaction and regulatory action.	Bank has robust policy around data privacy and code of conduct which ensures customer data privacy is maintained.	Negative
8	Data Security	Risk	Failure in data security can lead to reputation and regulatory risk	Controls – Network access control, Antivirus, Penetration test, Dark-web monitoring, Malware monitoring and other threat monitoring, Data Leakage Prevention solution. IT and InfoSec audit, IT security risk reporting, IT security risk governance.	Negative
9	Data Security	Opportunity	Appropriate and adequate safety systems create trust and confidence in the Bank.		Positive
10	Customer Satisfaction	Opportunity	Banks policies, products and services focus on a customer centric approach and timely and transparent communication.		Positive
11	Customer Satisfaction	Risk	Failure in any aspect might lead to loss of business opportunity.	Bank has a robust customer grievance redressal mechanism and proactively does customer satisfaction surveys .Feedback obtained is considered for improvements.	Negative
12	Training and development	Opportunity	Employee training and development to improve quality and retention of high quality employees across the Bank.		Positive
13	Training and development	Risk	Inadequate training and development can inhibit business development and employee attrition	Bank conducts various trainings regularly through physical and digital mode.	Negative

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

Disclosure Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Policy and management processes									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	No	-	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	No	-	No	Yes
c. Web Link of the Policies, if available	https://www.jana.bank.in/about-us/leader-ship-governance/policies//								
2. Whether the entity has translated the policy into procedures. (Yes / No)	No	No	No	No	No	No	No	No	No
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	No	No	No	No	No	No	No	No	No
4. Name of the national and international codes/certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	No	No	No	No	No	No	No	No	No
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	No	No	No	No	No	No	No	No	No
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met.	No	No	No	No	No	No	No	No	No
Governance, leadership and oversight									
7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (*listed entity has flexibility regarding the placement of this disclosure)* The Bank has listed its equity shares recently and has been evaluating to incorporate the same.									
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Managing Director & CEO								
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	No, the Bank currently does not have any such Committee								

10. Details of Review of NGRBCs by the Company:																		
Subject for Review	**Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee**									**Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)**								
	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
Performance against above policies and follow up action	The policies have been reviewed by the Board and suitable suggestions are advised, if any									Annually								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances																		
11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
	No, However all policies of the Bank have been developed after detailed consultation and are evaluated internally.																	

12. If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:

Questions	P 1	P 2	P 3	P 4	P 5	P 6	P 7	P 8	P 9
The entity does not consider the Principles material to its business (Yes/No)	NOT APPLICABLE								
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
The entity does not have the financial or/human and technical resources available for the task (Yes/No)									
It is planned to be done in the next financial year (Yes/No)									
Any other reason (please specify)									

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as "Essential" and "Leadership". While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

PRINCIPLE 1 Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

Essential Indicators

1. **Percentage coverage by training and awareness programmes on any of the Principles during the financial year:**

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	1	Program for Non-Executive Chairman & Directors on the Boards of Banks, Financial Institutions and NBFCs	10%
Key Managerial Personnel	2	Program on Financial Frauds & Forensic Audit Certification Programme for IT & Cyber Security for Senior Management	12.5% (Out of 16 MANCO 2 have completed)
Employees other than BoD and KMPs	120+ Programs	Induction, Product, Process, Compliance, System, Soft Skill, Leadership	-

2. **Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website):**

Monetary

	NGRBC Principle	Name of the regulatory enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been Preferred? (Yes/No)
Penalty/ Fine	Nil	Nil	Nil	Nil	Nil
Settlement	Nil	Nil	Nil	Nil	Nil
Compounding fee	Nil	Nil	Nil	Nil	Nil

Non-Monetary

	NGRBC Principle	Name of the regulatory enforcement agencies/ judicial institutions	Brief of the Case	Has an appeal been Preferred? (Yes/No)
Imprisonment	Nil	Nil	Nil	Nil
Punishment	Nil	Nil	Nil	Nil

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

Case Details	Name of the regulatory/ enforcement agencies/ judicial institutions
Nil	

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

- The Bank's commitment to ethical conduct is underpinned by a comprehensive Code of Conduct for all employees. This Code outlines expected ethical principles and acceptable behavior throughout their employment, reinforcing the Bank's core values. It specifically addresses critical areas such as ethics, accountability, conflict of interest, and anti-bribery/corruption. Furthermore, a distinct Code of Conduct for Directors and Senior Management provides a framework for upholding the highest ethical standards in their governance of the Bank. This commitment to ethics and accountability is consistently communicated to all stakeholders.

- Code of Conduct: https://www.jana.bank.in/images/policies/JSFB-Code-of-Conduct-Policy-V1-2.pdf, https://www.jana.bank.in/images/policies/CODE-OF-CONDUCT-FOR-DIRECT-SELLING-AGENTS.pdf, https://www.jana.bank.in/images/policies/Code-of-Conduct.pdf

- Whistle Blowers Policy: https://www.jana.bank.in/images/policies/whistleblower-policy.pdf

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Directors	0	0
KMPs	0	0
Employees	0	0
Workers	0	0

	FY 2025-26 (Current Financial Year)		FY 2045-25 (Previous Financial Year)		
	Number	**Remarks**	**Number**	**Remarks**	
Number of complaints received in relation to issues of Conflict of Interest of the Directors	-	Nil	-	Nil	
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	-	Nil	-	Nil	

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.
   - Not applicable

8. Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured) in the following format:

	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Numberof days of accounts payables	N/A	N/A

Remark :- The bank's business model relies on deposits, loans, and interest-based transactions, not on trade payables or supplier credit terms.

9. Open-ness of business provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:

Parameter	Metrics	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	N/A	N/A
	b. Number of trading houses where purchases are made from	N/A	N/A
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	N/A	N/A
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	N/A	N/A
	b. Number of dealers / distributors to whom sales are made	N/A	N/A
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	N/A	N/A
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	N/A	N/A
	b. Sales (Sales to related parties / Total Sales)	N/A	N/A
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	NIL	NIL
	d. Investments (Investments in related parties / Total Investments made)	NIL	NIL

PRINCIPLE 2 Businesses should provide goods and services in a manner that is sustainable and safe

Essential Indicators

1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.

	Current Financial Year	Previous Financial Year	Details of improvements in environmental and social impacts
R&D	NIL	NIL	NIL
Capex	NIL	NIL	NIL

2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)
   b. If yes, what percentage of inputs were sourced sustainably?
   - **No**

3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) – **N/A** (b) E-waste – **N/A** (c) Hazardous waste – **N/A** and (d) other waste. – **N/A**

4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same. **N/A**

PRINCIPLE 3 Businesses should respect and promote the well-being of all employees, including those in their value chains

Essential Indicators

1. a. Details of measures for the well-being of employees:

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent employees											
Male	22,976	22,976	100%	22,976	100%	NA	NA	22,976	100%	NA	NA
Female	3,270	3,270	100%	3,270	100%	3,270	100%	NA	NA	NA	NA
Total	26,246	26,246	100%	26,246	100%	3270	100%	22,976	100%	NA	NA
Other than Permanent employees											
Male	0	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

b. Details of measures for the well-being of workers:

Category	% of workers covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent workers											
Male	0	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Other than Permanent workers											
Male	0	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format –

	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Cost incurred on well- being measures as a % of total revenue of the company	23.31 Crores	14.18 Crores

2. Details of retirement benefits, for Current FY and Previous Financial Year.

Benefits	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100	NA	Y	100	NA	Y
Gratuity	100	NA	Y	100	NA	Y
ESI	NA	NA	NA	NA	NA	NA
Others – please specify	NA	NA	NA	NA	NA	NA

Accessibility of workplaces

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

- Yes. The Bank has made conscious efforts in this direction at its Corporate Office and branch offices.

3. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

- Yes, Equal Opportunity is covered under the Bank's Employee Policy.

4. Return to work and Retention rates of permanent employees and workers that took parental leave.

	Permanent employees		Permanent workers	
Gender	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	287	86%	0	0
Female	160	87%	0	0
Total	**447**	**86.63%**	**0**	**0**

Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.

	Yes/No *(If Yes, then give details of the mechanism in brief)*
Permanent Workers	NA
Other than Permanent Workers	NA
Permanent Employees	Yes
Other than Permanent Employees	Yes

7. Membership of employees and worker in association(s) or Unions recognized by the listed entity:

Category	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	0	0	0	0	0	0
- Male	0	0	0	0	0	0
- Female	0	0	0	0	0	0
Total Permanent Workers	0	0	0	0	0	0
- Male	0	0	0	0	0	0
- Female	0	0	0	0	0	0

8. Details of training given to employees and workers:

Category	FY 2025-26 Current Financial Year					FY 2024-25 Previous Financial Year				
	Total	On Health and safety measures		On Skill upgradation		Total	On Health and safety measures		On Skill upgradation	
	(A)	No. (B)	% (B / A)	No. (C)	% (C /A)	(D)	No. (E)	% (E / D)	No. (F)	% (F / D)
Employees										
Male	22,436	21,566	96%	21,408	95%	22,344	0	0	22,344	100%
Female	3,190	3,151	99%	3,050	96%	3,037	0	0	3,037	100%
Total	25,626	24,717	96%	24,458	95%	25,381	0	0	25,381	100%
Workers										
Male	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0

9. Details of performance and career development reviews of employees and worker:

Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees						
Male	22,976	22976	100%	22,344	22,344	100.0%
Female	3,270	3270	100%	3,037	3,037	100.0%
Total	26,246	26246	100%	25,381	25,381	100.0%
Worker						
Male	0	0	0.0%	0	0	0.0%
Female	0	0	0.0%	0	0	0.0%
Total	0	0	0.0%	0	0	0.0%

10. Health and safety management system:

   a. Whether an occupational health and safety management system has been implemented by the entity? ***(Yes/ No).*** If yes, the coverage such system?
      - Yes. All branches and offices have CCTV cameras and fire extinguishers. Fire awareness/usage of fire extinguisher trainings are given. Mock drills are performed periodically in the multistoried branches.

   b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?
      - Fire safety hazards and health hazards (slip, trip hazard, loose objects) are identified by the security guards and BOM and other staffs as Security is everyone's responsibility. In observation is reported and a ticket is raised for corrective action. Smoke detectors are periodically checked by the branch with the registered vendors. Periodic testing is carried out to check the health.

   c. Whether you have processes for workers to report the work related hazards and to remove themselves from such risks. (Y/N)
      - The Bank continuously monitors potential work related hazards and takes necessary action as may be required. In respect of any Work-related incidents and potent, are reported to the respective HR and Admin point of contacts by employees

   d. Do the employees/ worker of the entity have access to non-occupational medical and healthcare services?
      - Yes

11. Details of safety related incidents, in the following format:

Safety Incident/Number	Category*	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Lost Time Injury Frequency Rate (LTIFR)(per one million-person hours worked)	Employees	0	0
	Workers	NA	NA
Total recordable work-related injuries	Employees	0	NA
	Workers	NA	NA
No. of fatalities	Employees	0	0
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	NA	NA

*Including in the contract workforce

12. Describe the measures taken by the entity to ensure a safe and healthy work place.

- The Bank provides comprehensive employee well-being through group medical and health insurance coverage. Additionally, the organization conducts blood donation camps and ensures safety with CCTV and fire extinguishers across all locations, including the Head Office, branches, and other offices.

13. Number of Complaints on the following made by employees and workers:

	FY 2025-26 (Current Financial Year)			FY 2024-25 (Previous Financial Year)		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	0	0	0	0	0	0
Health Safety	0	0	0	0	0	0

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	0
Working Conditions	0

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.

- **NOT APPLICABLE**

PRINCIPLE 4: Businesses should respect the interests of and be responsive to all its stakeholders

Essential Indicators

1. Describe the processes for identifying key stakeholder groups of the entity.

    - The Bank's microfinance background provides inherent grassroots stakeholder understanding through its outreach networks. Key relevant stakeholders have been defined based on the Bank's business and corporate profile.

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.

Sl. No.	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
1	Communities	The Bank identifies its business model with grass root level enterprises promoted by women, underprivileged and socially backward areas, persons with disabilities, etc.	Across various modes	Frequently through outreach	Awareness building and inclusive financing
2	Investors	No	Interactive and well defined formats of communication and engagement	Quarterly or as required	Quarterly or as required
3	Employees	No	Interactive and well defined formats of communication and engagement	Frequently through outreach	Engagement and outreach
4	Customers	No	Across various modes	Frequently/ on daily basis	Awareness building and inclusive financing
5	Value Chain Partners	No	-	-	-
6	Other	No	-	-	-

PRINCIPLE 5: Businesses should respect and promote human rights

Essential Indicators

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

Category	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
Employees						
Permanent	25,626	23,425	91%	NIL	NIL	NIL
Other than permanent	NIL	NIL	NIL	NIL	NIL	NIL
Total Employees	NIL	NIL	NIL	NIL	NIL	NIL
Workers						
Permanent	NIL	NIL	NIL	NIL	NIL	NIL
Other than permanent	NIL	NIL	NIL	NIL	NIL	NIL
Total Workers	NIL	NIL	NIL	NIL	NIL	NIL

2. Details of minimum wages paid to employees and workers, in the following format:

Category Total (A)	FY 2025-26 Current Financial Year					FY 2024-25 Previous Financial Year				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	%(C/A)		No. (E)	%(E/D)	No. (F)	%(F/D)
Employees										
Permanent	26,246	175	0.67%	26,071	99.33%	25,381	576	2.2%	24,805	97.8%
Male	22,976	127	0.55%	22,849	99.45%	22,344	478	2.1%	21,866	97.8%
Female	3,270	48	1.5%	3,222	98.5%	3,037	98	3.2%	2,939	97%
Other Permanent	0	0	0	0	0	0	0	0	0	0
Male	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0
Workers										
Permanent	0	0	0	0	0	0	0	0	0	0
Male	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0
Other Permanent	0	0	0	0	0	0	0	0	0	
Male	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0

3. Details of remuneration/salary/wages

a. Median remuneration / wages:

	Male		Female	
	No.	Median remuneration/ salary/ wages of respective category	No.	Median remuneration/ salary/ wages of respective category
Board of Directors (BoD)	10	28,80,000	2	16,09,595
Key Managerial Personnel	3	1,81,51,875	1	60,00,000
Employees other than BoD and KMP	22,973	3,50,000	3269	3,13,500
Workers	0	0	0	0

b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Gross wages paid to females as % of total wages	11%	11%

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? **(Yes/No)**

- No, we don't have human right policy, however similar case handled by HR

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

- Employees are advised to write to janahotline@jana.bank.in in case of any concern or issue, which they wish to bring to the management's notice, and ashc@jana.bank.in for matters relating to Sexual Harassment. The Investigation Officer looks at the same or POSH Committee of the bank on priority, and all findings related to the matter are submitted before the Compliance and Ethics Committee of the bank. The Compliance and Ethics Committee takes the decision based on which the execution authority (HR Team) implements the decision. Further, post the decision from Compliance and Ethics Committee, the employee if not in agreement with the Committee's decision can further make an appeal to the Appeals Committee, which re-looks into the investigations and facts of the matter.

6. Number of Complaints on the following made by employees and workers:

	FY 2025-26 Current Financial Year			FY 2024-25 Previous Financial Year		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	7	4		8	0	
Discrimination at workplace	0	0		0	0	
Child Labour	0	0		0	0	
Forced Labour/ Involuntary Labour	0	0		0	0	
Wages	0	0		0	0	
Other human rights related issues	0	0		0	0	

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	16	18
Complaints on POSH as a % of female employees / workers	0.49%	0.26%
Complaints on POSH upheld	7	8

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.

- The Bank has adopted a Policy for Prevention of Sexual Harassment ("POSH Policy") at the workplace under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. An Internal Complaints Committee ("ICC") has been constituted in compliance with the provisions of the Act and the POSH Policy to review, investigate and take suitable action on complaints. An Appellate Committee has also been constituted under the Policy before whom a complainant who is not satisfied with the decision of the ICC can prefer an appeal.

9. Do human rights requirements form part of your business agreements and contracts?

- No. The Bank currently does not have any clauses or obligations related to human rights, in its business agreements

10. Assessments for the year:

Category	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	0
Forced/involuntary labour	0
Sexual harassment	0
Discrimination at workplace	0
Wages	0
Others – please specify	0

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.

- NOT APPLICABLE

PRINCIPLE 6: Businesses should respect and make efforts to protect and restore the environment

Essential Indicators

1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
From renewable sources		
Total electricity consumption (A)	0	0
Total fuel consumption (B)	0	0
Energy consumption sources (C)	0	0
Total energy consumed from renewable sources (A+B+C)	0	0
From non-renewable sources		
Total electricity consumption (D)	25,585 GIGA JOULES	24,840 GIGA JOULES
Total fuel consumption (E)	39,285.63 GIGA JOULES / 1,06,470 LITERS OF DIESEL	37,416.6 GIGA JOULES/ /1,01,400 liters of diesel
Energy consumption sources (F)	0	0
Total energy consumed from non-renewable sources (D+E+F)	64,871	62,256
Total energy consumed (A+B+C+D+E+F)	64,871	62,256
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations)	**0.0000011825 GJ/ ₹**	**0.00000132911 GJ/ ₹**
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP)	**0.0000011825 GJ/ ₹**	**0.00000132911 GJ/ ₹**
Energy intensity in terms of physical output	N/A	N/A
Energy intensity *(optional)* – the relevant metric may be selected by the entity		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

- N/A

3. Provide details of the following disclosures related to water, in the following format:

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Water withdrawal by source (in kilolitres)		
(i) Surface water	NA	NA
(ii) Groundwater	NA	NA
(iii) Third party water	1,38,533	1,12,327
(iv) Seawater / desalinated water	NA	NA
(v) Others	NA	NA
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	1,38,533	1,12,327
Total volume of water consumption (in kilolitres)	1,38,533	1,12,327
Water intensity per rupee of turnover (Total water consumption / Revenue from operations)	**0.0000020476 kL/ ₹**	**0.0000020476 kL/ ₹**
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP)	**0.0000020476 kL/ ₹**	**0.0000020476 kL/ ₹**
Water intensity in terms of physical output	N/A	N/A
Water intensity *(optional)* – the relevant metric may be selected by the entity		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

4. Provide the following details related to water discharged:

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water	N/A	N/A
- No treatment	N/A	N/A
- With treatment – please specify level of treatment	N/A	N/A
(ii) To Groundwater	N/A	N/A
- No treatment	N/A	N/A
- With treatment – please specify level of treatment	N/A	N/A
(iii) To Seawater	N/A	N/A
- No treatment	N/A	N/A
- With treatment – please specify level of treatment	N/A	N/A
(iv) Sent to third-parties	N/A	N/A
- No treatment	N/A	N/A
- With treatment – please specify level of treatment	N/A	N/A
(v) Others	N/A	N/A
- No treatment	N/A	N/A
- With treatment – please specify level of treatment	N/A	N/A
Total water discharged (in kilolitres)	N/A	N/A

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

- N/A

6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Parameter	Please specify unit	FY 2025-26 (Current Financial Year)	FY 2024-25 (Previous Financial Year)
NOx	-	-	-
SOx	-	-	-
Particulate matter (PM)	-	-	-
Persistent organic pollutants (POP)	-	-	-
Volatile organic compounds (VOC)	-	-	-
Hazardous air pollutants (HAP)	-	-	-
Others – please specify	-	-	-

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. NO

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	FY 2025-26 (Current Financial Year)	FY 2024-25 (Current Financial Year)
Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	N/A	N/A
Total Scope 2 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Metric tonnes of CO2 equivalent	N/A	N/A
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)		N/A	N/A
Total Scope 1 and Scope 2 emission intensity per rupee of turnover adjusted		N/A	N/A
for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)		N/A	N/A
Total Scope 1 and Scope 2 emission intensity in terms of physical output		N/A	N/A
Total Scope 1 and Scope 2 emission intensity *(optional)* – the relevant metric may be selected by the entity		N/A	N/A

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

8. Does the entity have any project related to reducing Green House Gas emission? If Yes, then provide details.

No Provide details related to waste management by the entity, in the following format:

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Current Financial Year)
Total Waste generated (in metric tonnes)		
Plastic waste ***(A)***	0	0
E-waste ***(B)***	0	0
Bio-medical waste ***(C)***	0	0
Construction and demolition waste ***(D)***	0	0
Battery waste ***(E)***	0	0
Radioactive waste ***(F)***	0	0
Other Hazardous waste. Please specify, if any. ***(G)***	0	0
Other Non-hazardous waste generated ***(H).*** *Please specify, if any.* (Break-up by composition i.e. by materials relevant to the sector)	0	0
Total (A+B + C + D + E + F + G + H)	0	0

Parameter	FY 2025-26 (Current Financial Year)	FY 2024-25 (Current Financial Year)
Waste intensity per rupee of turnover (Total waste generated / Revenue from operations)	0	0
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP)	0	0
Waste intensity in terms of physical output	0	0
Waste intensity *(optional)* – the relevant metric may be selected by the entity	0	0
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	0	0
(ii) Re-used	0	0
(iii) Other recovery operations	0	0
Total	0	0
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	0	0
(ii) Landfilling	0	0
(iii) Other disposal operations	0	0
Total	0	0

9. Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.
   - Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.
   - The bank responsibly manages e-waste through centralized collection, partnerships with recyclers for processing and material recovery, secure data destruction.

   By embracing digitization, the Bank has minimized its reliance on paper, contributing to environmental conservation.

10. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

S. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
NOT APPLICABLE			

Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
NOT APPLICABLE					

Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

S. No.	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
Refer remarks below				

- The Company ensures adherence to all applicable norms and local laws across its pan-India branches and offices. To date, it has not faced any instances of non-compliance or penalties.

PRINCIPLE 7 Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

Essential Indicators

1. a. Number of affiliations with trade and industry chambers/ associations.

Indian Banks Association; Indian Institute of Banking & Finance; Microfinance Institutions Network; FIMMDA; Association of Karnataka Mircrofinance Institutions; Micro Finance Association of Uttar Pradesh; International market Assessment India Pvt Ltd; Sa-Dhan and Association of Small Finance Banks of India.

b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.

S. No.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	Indian Banks Association	National
2	Indian Institute of Banking & Finance	National
3	Microfinance Institutions Network	National
4	FIMMDA	National
5	Association of Karnataka Microfinance Institutions	State
6	Micro Finance Association of Uttar Pradesh	State
7	International market Assessment India Pvt Ltd	National
8	Sa-Dhan	National
9	Association of Small Finance Banks of India	National

2. Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities.

Name of authority	Brief of the case	Corrective action taken
NIL	NIL	NIL

PRINCIPLE 8 Businesses should promote inclusive growth and equitable development

Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
NIL					

Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

S. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
NIL						

Describe the mechanisms to receive and redress grievances of the community.

- The Bank has mentioned in the customer service SOP Grievance Policy that the customer has multiple channels that he/she report his complaint name. The channels are Branch/ Contact Centre/Email/Website/Letter. The Officer at the Branch, Contact Centre or Mailroom would understand the exact complaint and raise a Service Request on the Banks Internal portal (CRM) for further follow up and timely closure. Every complaints has a unique reference number, which is shared with the customer on raising the complaint. Once the complaint is resolved, the customer receives an SMS with the reference number informing him/her that the complaint is closed.There is an escalation Matrix put up on the Notice Board of branches in case the customer wishes to escalate to the next level.

1. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Directly sourced from MSMEs/ small producers	NA	NA
Directly from within India	NA	NA

2. Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost

Location	FY 2025-26 Current Financial Year	FY 2024-25 Previous Financial Year
Rural	NIL	NIL
Semi-urban	NIL	NIL
Urban	NIL	NIL
Metropolitan	NIL	NIL

(Place to be categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Details of negative social impact identified	Corrective action taken
NA	NA

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

S. No.	State	Aspirational District	Amount spent (In INR)
	NIL	NIL	NIL

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)

- No. At present, the Bank does not engage in procurement activities of a scale that would necessitate a special policy regarding vendor groups or similar arrangements.

(b) From which marginalized /vulnerable groups do you procure? **N/A**
(c) What percentage of total procurement (by value) does it constitute? **N/A**

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

S. No.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
	NIL	NIL	NIL	NIL

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.

Name of authority	Brief of the case	Corrective action taken
NIL	NIL	NIL

6. Details of beneficiaries of CSR Projects:

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	Water Tankers provided to Nagar Palika Parishad Chhattisgarh to supply safe drinking water to a few wards	1,000 household/month	-
2	Sonography machine provided to the District Hospital, Kabir Dham to deliver doorstep medical scanning facility to the Baiga Adivasi and other tribal communities living in remote villages	120 patients/month	100%
3	Smart boards provided to Avanti School to facilitate interactive lessons, making learning more engaging and relatable and improve retention with multimedia content	400 students/year	100%
4	Computers provided to Government School , Jaroda, selected school under PM Shri scheme	150 students/year	100%
5	Dental chairs provided to Maa Bamleshwari Charitable Hospital	600 patients/month	100%
6	Battery operated e-Buggy provided to Ved Vignan Maha Vidya Peeth (VVMVP) to improve mobility across the campus	100 people/day	-
7	Neo Motion wheelchairs provided to 15 para-athletes from the Tamil Nadu State Men's Wheelchair Basketball Team, project implemented by Sittruli Foundation.	15 para-athletes	100%
8	Reconstruction of toilet complexes for girls in five government schools in West Bengal as part of a WASH project, implemented by Kaydee Foundation.	4,699 girl students	50%
9	Installation of an on-grid rooftop solar power plant at Satbhrawan Arya Girls Sr. Sec. School to generate clean energy, enable cost savings for reinvestment in academics, student welfare and infrastructure.	1500 students/year	50%
10	Smart boards provided to Nava Hind Girls Sr. Sec. School to facilitate interactive lessons, making learning more engaging and relatable and improve retention with multimedia content	300 students/year	100%
11	Installation of five group-based 2–3 kW hybrid solar systems in Jaisalmer, Sikar and Churu along with user training and sensitization sessions and the establishment of two Women Energy Entrepreneurs (WEEs) to provide ongoing technical support and local access to clean energy products, project implemented by TERI.	500 residents	100%

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
12	One fully equipped, eco-friendly animal ambulance with advanced medical and safety features to Hingonia Cow Rehabilitation Center to support rapid emergency response and timely cow rescue operations	120 cows/month	-
13	School bus to Utkarsha School run by Mahesh Foundation to provide free transportation to students	120 students	100%
14	One e-auto to Bagchi Karunashraya to facilitate the transport of patients and caregivers between the hospice and major hospitals for follow-ups, as well as to nearby bus terminals, railway stations and essential service points—particularly supporting those with mobility or financial constraints. The vehicle will also enable local home visits, emergency and urgent travel needs of medical personnel and provide intra-campus mobility across the expansive facility for patients, caregivers, and staff	600 patients and caregivers/month	100%
15	One Ambulance to Katuri Medical College & Hospital to strengthen emergency response, patient transfers, and rural outreach services	180 beneficiaries/ month	50%
16	Provision of benches and desks for the newly established Mahavir Bhavana hostel at Ramakrishna Mission Vidyalaya, Narendrapur.	400 students / year	100%
17	A water purifier, water cooler, and dining tables with benches to Lahuji Salwe Niradhar Nirashrit Balakashram to improve access to safe drinking water and enhance dining facilities for resident children	100 children / year	100%
18	PVC dustbins to the Bongaigaon Municipal Board to strengthen solid waste management across four market areas	1.5 lakh/month	-
19	PVC dustbins to the Golaghat Municipal Board to strengthen solid waste management across four market areas.	1.7 lakh/month	-
20	A trailer to the Jorhat Municipal Board to ensure uninterrupted waste collection and transfer, directly contributing to improved cleanliness and hygiene across the town	1.10 lakh residents	-
21	Support for 100 differently abled children at the Behala centre of the Institute for the Handicapped and Backward People for one year, covering nutritional food and supplements, teaching and learning materials, essential medicines and basic schooling needs including uniforms, shoes, and school bags.	100 students for 1 year	100%
22	One endoscopic camera system for the Urology Department at St. John's Medical College Hospital to support essential endoscopic procedures, including cystoscopy, ureterostomy and TURP, thereby improving diagnostic and surgical care for patients.	500 patients/month	50%

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
23	One Hemodiafiltration (HDF) machine to the Nephrology Department at DVC Hospital & Research Centre to enhance renal care for complex and vulnerable patients, including those requiring critical, cardiac and long-term dialysis support.	270 patients/month	100%
24	A portable fundus camera to Guwahati Lions Eye Hospital to enable immediate retinal screening during outreach camps and facilitate early detection of diabetic retinopathy for timely treatment and prevention of avoidable blindness.	12,000 patients/year	100%
25	Critical medical equipment—including a defibrillator, ECG machine, patient warming unit, and multipara monitor—was provided to Lokmanya Tilak Municipal Medical College & General Hospital, strengthening its capacity to deliver timely and effective patient care	5,500 patients/year	100%
26	A ventilator was provided for the new ICU set-up at Ujjain Charitable Trust Hospital & Research Centre, enhancing its capacity to deliver critical care and support patients requiring advanced respiratory assistance	1,440 patients/year	100%
27	A grid-tied solar plant to Anand Mercantile College to generate clean energy annually, leading to substantial cost savings that can be reinvested into student needs and campus infrastructure. The system also significantly reduces carbon emissions each year, contributing to environmental sustainability.	1500 students over 5 years	50%
28	CSR grant to Ramakrishna Mission Blind Boy's Academy Narendrapur for the development of tactile pathways and renovation of the ITI classroom, to enhance accessibility and improving the learning environment for visually impaired students.	200 students/year	100%
29	Motorized high-end modular operation theatre tables were provided to Dayanand Medical College and Hospital, enhancing surgical precision, efficiency, and patient safety across a range of procedures.	2,000 patients/year	100%
30	Medical equipments including a patient monitors, syringe pumps and wall-mounted uMEC units was provided to Rayat Rugnalay Hospital, strengthening its patient monitoring capabilities and improving the quality of critical care delivery.	1,800 patients/year	100%
31	Supported 200 free cataract surgeries at Akhand Jyoti Eye Hospital, Chapra, enabling improved vision and quality of life for underserved beneficiaries.	200 patients	100%
32	Provided Desktop i5 (13th Generation) computers to Hummingbird School, managed by Ayang Trust, for its computer lab, thereby strengthening digital infrastructure and enhancing technology-enabled learning for students.	110 students/year	100%

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
33	Provided sets of desks and benches to Ratanmani Vidyalaya, run by the Voluntary Health Association of Tripura, to replace damaged furniture and improve classroom infrastructure and the learning environment for students.	75 students/year	100%
34	Provided a battery-operated buggy service to AIIMS Guwahati, enhancing free-of-cost intra-campus mobility for patients, elderly visitors and staff.	1,800 patients and caregivers/month	75%
35	Provided desktop computers to Sai Care Nursing College in Nashik, run by Shivanjali Shaishnik Va Samajik Pathsantha Trust for Nursing and Physiotherapy, to support nursing and physiotherapy students by strengthening digital learning infrastructure and enhancing access to technology-enabled education.	510 students/year	50%
36	E-buggy to Shri Mahakaleshwar Mandir Prabandha Samiti to facilitate safe and convenient transportation for women and differently-abled visitors using this service	29,000 people/month	50%
37	Provided sets of patient beds with mattresses and side tables for the new 14-bed ward at Jorhat Lions Eye Hospital, thereby strengthening inpatient care infrastructure for individuals undergoing treatment.	3,000 patients/year	50%
38	Provided an X-ray machine to Civil Hospital, Panipat for strengthening its radiology department, thereby enhancing diagnostic capabilities and improving access to essential imaging services for patients.	4,500 patients/month	100%
39	Provided Syringe Infusion Pumps to Civil Hospital, Karnal for use in the ICU and HDU units, thereby strengthening critical care infrastructure	900 patients/month	100%
40	Supported the development of water infrastructure in Naya village, Pingla Block, Paschim Medinipur, through the installation of two submersible pumps, three RO water purifier units and two water tanks through Bargach Foundation, improving access to safe and reliable drinking water for the local community	450 villagers	100%
41	Baby Feeding Centre at Swargate ST Bus Stand to provide a safe and hygienic space for mothers and infants, implemented by Child Help Foundation	1500/month	50%
42	63,000 meals were provided to patients and their attendants across five government hospitals in Bangalore for 3 months period under the Anna Shri Food Relief Program of ISKCON, supporting their daily nutritional needs and easing the burden on families during treatment.	63,000 patients & attendants	100%
43	Provided a water tanker to Jila Panchayat Rau to support the supply of safe drinking water across three wards, benefiting approximately 600 households and thereby improving access to essential water resources for the local community.	2,400 residents	-

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
44	Breakfast was provided to students across 13 government schools in rural Bangalore over a 40-day period, under the Anna Daana programme of Prasanna Trust, supporting their nutrition and enhancing their ability to focus and learn in the classroom.	2,205 students	100%
45	Bookshelf, ceiling fans, standing fans, outdoor gym equipment and an iron removal plant to Observation Home Jorhat to improve living conditions, recreational facilities, and access to safe water for the residents.	68 boys	100%
46	A metal-capable CNC machine was provided to the Govardhan Skill Centre through The Rotary Club to train youth in industry-relevant skills, helping them meet the demand for skilled manpower while gaining access to advanced technical training.	200/year	100%
47	Provided a GLUQUANT A1C HPLC machine to Lok Nayak Jaiprakash (LNJP) Hospital Kurukshetra for testing thalassemia, HbA1c (glycated haemoglobin), HbA2, HbF (foetal haemoglobin), and other haemoglobinopathies, thereby strengthening diagnostic capabilities and enabling early detection and better management of blood disorders.	28,800 patients/year	100%
48	CSR grant to Military Girls Hostel for the renovation of 36 washrooms and toilets within the facility, thereby improving sanitation infrastructure, hygiene standards, and living conditions for the residents.	140 women	100%
49	Provided a small garbage van to North Guwahati Municipal Board for the collection of segregated wet and dry waste in a ward, thereby strengthening municipal solid waste management and improving local sanitation services	2,411 residents	-
50	CSR grant to Ramakrishna Kutir Almora for the procurement of construction materials to support reconstruction and repair activities for three beneficiaries in Almora, whose houses were damaged due to heavy rainfall in the region, aiding in post-disaster rehabilitation and restoring basic living conditions.	3 household	100%
51	Provided a school bus to Padma Adarsh Higher Secondary School, established and managed by the Punjab Association, a registered charitable trust to support safe transportation for 60 underprivileged students from rural areas thereby improving access to education.	60 students/year	100%
52	Provided a Digital Mammography machine to the Lions Cancer Detection Centre Trust to replace the existing manual unit, enabling 2D digital mammography with provisions for advanced imaging as per clinical requirements, thereby strengthening early cancer detection and diagnostic capabilities.	5,400 patients/year	100%

S. No.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
53	Provided Smart Interactive Panels to Jawaharlal Nehru Engineering College, thereby enhancing digital teaching infrastructure and enabling more interactive, technology-enabled learning experiences for engineering students	2,580 students/year	50%
54	Installation of a hybrid solar power system at Ramakrishna Mission Student Homes, which includes a residential high school, a residential polytechnic college, and a primary day school, thereby promoting sustainable energy use and ensuring reliable power supply for academic and residential needs.	1,120 students and 153 staff	100%
55	Provided sewing machines with accessories to Anandam Trust to support free vocational tailoring training for widows, single mothers and economically vulnerable women, promoting skill development, livelihood generation and financial independence	300 women/year	100%
56	A VR Welding Simulator provided to SKPD–NTTF Technical Training Centre to strengthen vocational training and skill development for job readiness in the welding sector. The system supports certification preparation, industrial upskilling and safety training through real-time feedback, performance tracking, and repeatable practice, while also reducing material costs and workplace hazards.	180 trainees/year	50%
57	Provided portable compactors to Varanasi Nagar Nigam to enhance solid waste collection efficiency and reduce open dumping, thereby strengthening urban sanitation infrastructure and promoting cleaner public spaces.	2.35 Lakhs people	-
58	A laser machine with fibre cable provided to Srirama Chandra Bhanja Medical College and Hospital for use across specialized departments, enabling minimally invasive surgical procedures in areas such as proctology, vascular surgery, gynecology, general surgery, liposuction and low-level laser therapy, thereby strengthening advanced medical care capabilities	480 patients/year	100%
59	Slit Lamps provided to Sankara Netralaya Chennai to support free eye screening services, thereby strengthening ophthalmic diagnostic capabilities and improving access to quality eye care for patients.	36,000 patients/year	100%
60	Distribution of 70 hearing aids through SPees Foundation to 46 needy patients who are unable to afford them, thereby improving hearing ability, communication.	46 beneficiaries	100%
61	Provided 5 e-autos for five women beneficiaries through United Way Bengaluru, thereby promoting women's empowerment by enabling sustainable livelihood opportunities and financial independence.	5 households	100%

PRINCIPLE 9 Businesses should engage with and provide value to their consumers in a responsible manner

Essential Indicators

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

• The Bank has implemented a comprehensive Customer Grievance Redressal Policy that outlines the procedures for effectively addressing and resolving customer complaints. This policy is designed in accordance with applicable regulatory guidelines and is implemented uniformly across all branches of the Bank.

Customers have multiple channels available to them for registering their complaints:

- Telephonic Channel: Customers can register complaints by contacting the Bank's 24X7 customer care through the contact numbers provided on the Bank's website and displayed at its branches and other offices.
- Branch: Customers have the option to lodge their complaints with the branch officials or by entering their concerns in the complaint book/register during the working hours of the branch.

Electronic Channels: Customers can register their complaints through the online complaint form available on the Bank's website (www.jana.bank.in). Alternatively, they may email their concerns to customercare@jana.bank.in or use the service-specific email IDs listed on the Bank's website.

In addition, the Bank's website provides details regarding the business heads, regional nodal officers, and principal nodal officer. Customers can reach out to these individuals for assistance if their grievance is not resolved within defined timelines.

If a customer does not receive a response from the Bank within 30 days of lodging a complaint or if their complaint is rejected, or if they are unsatisfied with the Bank's reply, they have the option to file a complaint with the Banking Ombudsman

2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:

	As a Percentage to total turnover
Environmental and social parameters relevant to the product	Not Applicable
Safe and responsible usage	
Recycling and/or safe disposal	

3. Number of consumer complaints in respect of the following:

	FY 25-26 (Current Financial Year)			FY 24-25 (Previous Financial Year)		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	NIL	NIL		NIL	NIL	
Advertising	NIL	NIL		NIL	NIL	
Cyber-security	NIL	NIL		NIL	NIL	
Delivery of essential services	NIL	NIL		NIL	NIL	
Restrictive Trade Practices	NIL	NIL		NIL	NIL	
Unfair Trade Practices	NIL	NIL		NIL	NIL	
Other	3976	262		4317	262	

4. Details of instances of product recalls on account of safety issues:

	Number	Reasons for recall
Voluntary recalls	NIL	NOT APPLICABLE
Forced recalls	NIL	NOT APPLICABLE

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? **(Yes/ No)** If available, provide a web-link of the policy.
    - Yes, The Bank has a strong and regulated cybersecurity framework in place to optimally protect customer data privacy and ensure the safety and security of all banking transactions, whether conducted online or at a branch.
    - https://www.jana.bank.in/images/policies/info-security-policy.pdf

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

    - During the reporting period, there were no instances of issues relating to advertising, cyber security and data privacy.

7. Provide the following information relating to data breaches:
    a. Number of instances of data breaches - NIL
    b. Percentage of data breaches involving personally identifiable information of customers - NIL
    c. Impact, if any, of the data breaches –NIL

Leadership Indicators

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).
   - The information about the products/services of the Bank can be accessed on https://www.jana.bank.in

2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services
   - Knowledge centre on website of the Bank at https://www.jana.bank.in/it-security-awareness-campaign to share awareness about frauds and have tips for safe banking.