



JSFB/SEC/2025-26/95

17th October, 2025

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001.
Maharashtra
BSE Scrip Codes: 544118, 953148

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

Dear Sir/ Madam,

Subject: Outcome of the Board Meeting

Ref: Regulations 30, 33, 51 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In continuation to our letter dated September 25, 2025, the Board of Directors of the Bank met today i.e., October 17, 2025 and inter-alia approved the unaudited financial results of the Bank for the quarter and half year ended 30th September 2025.

Copies of the unaudited financial results along with limited review report is enclosed. The Board Meeting commenced at 12:00 noon and concluded at 3.30 p.m.

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

Thanking you

Yours faithfully,
For Jana Small Finance Bank Limited

Lakshmi R. N
Company Secretary and Compliance Officer

JAMA KARO, JANA KARO

Registered Office:

Jana Small Finance Bank Limited
The Fairway Business Park, # 10/1, 11/2 & 12/2B, Off
Domlur, Koramangla Inner Ring Road, Next to Embassy Golf
Links, Challaghatta, Bengaluru -560071.

CIN No. L65923KA2006PLC040028

T +91 80 4602 0100
E info@janabank.com
W www.janabank.com



In accordance with the requirement of regulation 52(4), we hereby submit the following information for the period ended 30th September 2025:

SL No	As per Regulation 52(4)	Descriptions	30.09.2025
1	a	Debt-Equity Ratio	0.89
2	b	Debt service coverage ratio	NA
3	c	Interest service coverage ratio	NA
4	d	Outstanding redeemable preference shares (quantity and value)	The Bank has not issued any Redeemable Preference Shares.
5	e	Capital redemption reserve/debenture redemption reserve;	i. ₹ 0.01 crores (less than ₹.1 lakh) ii. As per Section 71(4) of the Companies Act, 2013 read with Rule 18(7) of the Companies (Share Capital and Debentures), Rules, 2014 requirement of creating Debenture Redemption Reserve is not applicable to the Banking Company.
6	f	Net worth	₹4,028.53 crores
7	g	Net profit after tax;	₹176.92 crores
8	h	Earnings per share:	Basic ₹16.82 Diluted ₹16.73
9	i	Current ratio	NA
10	j	Long term debt to working capital	NA
11	k	Bad debts to Account receivable ratio	NA
12	l	Current liability ratio	NA
13	m	Total debts to Total assets	9.03%
14	n	Debtors turnover	NA
15	o	Inventory turnover;	NA
16	p	Operating margin (%);	18.81 %
17	q	Net profit margin (%);	5.77 %
18		Sector specific equivalent ratios, [as applicable.]	
		Capital Adequacy Ratio (%) (as per Basel-II)	19.72%
		NPA Ratios	
		a) Gross NPA	2.87%
		b) Net NPA	0.94%
		Return on Assets (Annualized)	0.90%

Pursuant to Regulation 32(2), the proceeds from the issue have been fully utilized for the purposes for which they were raised. Accordingly, reporting under this regulation is not applicable.

Pursuant to Regulation 52(6), non-convertible redeemable preference shares are not applicable, as Bank has not issued any non-convertible Redeemable Preference Shares.

Pursuant to Regulation 52(7) and 52(7A), the proceeds of non-convertible securities were utilized for the purpose for which these proceeds were raised and there were no material deviations in the use of proceeds of issue of non-convertible debt securities from the objects stated in the offer document.

The disclosure under Regulation 54 (2) and (3) are not applicable, as Bank has not issued any Secured Non-convertible Debt Securities.

S.R. Batliboi & Associates LLP
Chartered Accountants
12th Floor, The Ruby
29 Senapati Bapat Marg
Dadar (West)
Mumbai - 400 028, India
Tel: +91 22 6819 8000

Batliboi & Purohit
Chartered Accountants
2nd Floor, National Insurance Building
204, D N Road
Fort
Mumbai - 400 001, India
Tel: +91 22 2207 7942

Independent Joint Auditor's Review Report on the Quarterly and Year to Date Unaudited Financial Results of Jana Small Finance Bank Limited Pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

**Review Report to
The Board of Directors
Jana Small Finance Bank Limited**

1. We have reviewed the accompanying statement of unaudited financial results of Jana Small Finance Bank Limited (the "Bank") for the quarter ended September 30, 2025 and year to date from April 1, 2025 to September 30, 2025 (the "Statement") attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"), except for the disclosures relating to Pillar 3 as at September 30, 2025, including leverage ratio under Base I Capital Regulations which would be disclosed on the Bank's website and in respect of which a link has been provided in Note 8 to the Statement and have not been reviewed by us.
2. The Bank's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in Accounting Standard 25 - Interim Financial Reporting ('AS 25') prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('RBI') from time to time (the 'RBI Guidelines') and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Listing Regulations. The Statement has been approved by the Bank's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement



S.R. Batliboi & Associates LLP
Chartered Accountants

Batliboi & Purohit
Chartered Accountants

or that it has not been prepared in accordance with the relevant prudential norms issued by RBI in respect of income recognition, asset classification, provisioning and other related matters.

For S.R. Batliboi & Associates LLP
Chartered Accountants
ICAI Firm Registration Number: 101049W/E300004

Sarvesh Warty.

per Sarvesh Warty
Partner
Membership Number: 121411
UDIN: 25121411BM01GD3430
Place of Signature: Bengaluru
Date: October 17, 2025



For Batliboi & Purohit
Chartered Accountants
ICAI Firm Registration Number: 101048W

Janak Mehta

per Janak Mehta
Partner
Membership Number: 116976
UDIN: 25116976BMOKRK2634
Place of Signature: Mumbai
Date: October 17, 2025



JANA SMALL FINANCE BANK LIMITED

CIN NO: L65923KA2006PLC040028

Registered Office : The Fairway Business Park # 10/1,11/2,12/2B,

Off Domlur, Koramangala Inner Ring Road, Next to EGL, Challaghatta, Bengaluru 560071

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025

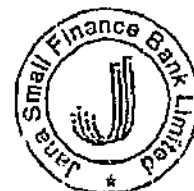
(₹ in 000s)

Sr. No.	Particulars	Quarter ended			Half year ended		Year ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest earned (a)+(b)+(c)+(d)	1,30,47,825	1,25,20,536	1,16,60,468	2,55,68,361	2,33,31,023	4,70,97,939
	a) Interest/discount on advances/bills	1,17,50,868	1,12,07,290	1,06,19,636	2,29,58,158	2,10,59,105	4,26,84,063
	b) Income on Investments	11,58,568	11,21,476	9,40,776	22,80,044	20,29,951	37,72,554
	c) Interest on balances with Reserve Bank of India and other inter bank funds	1,38,315	1,76,164	99,988	3,14,479	2,41,832	6,25,515
	d) Others	74	15,606	68	15,680	135	15,807
2	Other Income	24,74,666	26,40,968	17,55,605	51,15,634	36,45,734	77,58,610
3	Total Income (1)+(2)	1,55,22,491	1,51,61,504	1,34,16,073	3,06,83,995	2,69,76,757	5,48,56,549
4	Interest Expended	68,63,141	65,50,619	57,21,372	1,34,13,760	1,12,94,517	2,31,66,562
5	Operating Expenses (I)+(II)	58,69,749	56,29,496	47,08,189	1,14,99,245	91,37,952	1,94,26,279
	I) Employee cost	35,55,410	35,09,952	29,60,864	70,65,362	57,37,854	1,21,04,164
	II) Other operating expenses	23,14,339	21,19,544	17,47,325	44,33,883	34,00,098	73,22,115
6	Total Expenditure (4)+(5)	1,27,32,890	1,21,80,115	1,04,29,561	2,49,13,005	2,04,32,469	4,25,92,841
	(excluding Provision and Contingencies)						
7	Operating profit before provision and contingencies (3)-(6)	27,89,601	29,81,389	29,86,512	57,70,990	65,44,288	1,22,63,708
8	Provisions (other than tax) and contingencies	20,39,694	19,62,139	21,02,753	40,01,833	40,59,252	75,26,928
9	Exceptional items	-	-	-	-	-	-
10	Profit from Ordinary Activities before tax (7)-(8)-(9)	7,49,907	10,19,250	8,83,759	17,69,157	24,85,036	47,36,780
11	Tax Expenses/(Credit)	-	-	(83,422)	-	(1,87,765)	(2,77,407)
12	Net profit from Ordinary Activities after tax (10)-(11)	7,49,907	10,19,250	9,67,181	17,69,157	26,72,801	50,14,187
13	Extraordinary items (net of tax expenses)	-	-	-	-	-	-
14	Net profit for the period (12)-(13)	7,49,907	10,19,250	9,67,181	17,69,157	26,72,801	50,14,187
15	Paid up Equity share capital (Face value of 10/- each)	10,52,371	10,51,767	10,45,903	10,52,371	10,45,903	10,50,565
16	Reserves excluding revaluation reserves						3,98,65,467
17	Analytical ratio and other disclosure:						
	(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
	(ii) Capital Adequacy Ratio - Basel II	19.72%	19.97%	18.81%	19.72%	18.81%	20.68%
	(iii) Earnings per share (face value of ₹10/- each)(before and after extraordinary items, net of tax expenses)						
	Basic EPS (₹) *	7.13	9.69	9.25	16.82	25.55	47.89
	Diluted EPS (₹) *	7.09	9.65	9.15	16.73	25.29	47.67
	(iv) NPA Ratios						
	(a) Gross NPAs	87,13,037	82,49,343	75,46,487	87,13,037	75,46,487	74,96,021
	(b) Net NPAs	28,08,108	26,27,351	24,72,851	28,08,108	24,72,851	25,41,850
	(c) % of Gross NPAs to Gross Advances	2.87%	2.91%	2.97%	2.87%	2.97%	2.71%
	(d) % of Net NPAs to Net Advances	0.94%	0.94%	0.99%	0.94%	0.99%	0.94%
	(v) Return on assets (annualised)	0.74%	1.07%	1.17%	0.90%	1.63%	1.49%
	(vi) Net worth#	4,02,85,257	3,97,48,573	3,63,56,154	4,02,85,257	3,63,56,154	3,87,43,078
	(vii) Outstanding redeemable preference shares	-	-	-	-	-	-
	(viii) Capital redemption reserve/ Debenture redemption reserve	2	2	2	2	2	2
	(ix) Debt-equity ratio ^	0.89	1.01	0.92	0.89	0.92	0.95
	(x) Total debts to total assets^	9.03%	10.73%	10.61%	9.03%	10.61%	10.05%

* Figures for the quarter and half year ended are not annualized

Net worth represents sum of capital and reserves & surplus excluding employee stock option reserve and reduced by deferred tax asset and prepaid expenses

^ Total debts represents total borrowings of the Bank; equity represents total capital and reserves & surplus



Segment Information in accordance with the Accounting Standard on Segment Reporting (AS 17) and RBI guidelines of the operating segment of the bank for the quarter and half year ended September 30, 2025

(₹ in 000s)

Particulars	Quarter ended			Half year ended		Year ended
	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Segment Revenue:						
Treasury	35,03,102	40,56,738	31,67,942	75,59,840	76,32,630	1,36,12,931
Corporate/Wholesale Banking	9,70,678	8,66,204	7,77,489	18,36,882	13,70,819	31,26,061
Retail Banking	2,06,50,961	1,93,06,738	1,73,31,171	3,99,57,699	3,33,64,202	7,00,45,132
(i) Digital Banking Units	11,016	11,219	12,121	22,235	22,872	45,024
(ii) Other Retail Units	2,06,39,945	1,92,95,519	1,73,19,050	3,99,35,464	3,33,41,330	7,00,00,108
Other Banking operations	2,44,584	4,95,270	3,50,752	7,39,854	7,36,784	12,99,992
Unallocated	-	15,554	-	15,554	-	-
Total Revenue	2,53,69,325	2,47,40,504	2,16,27,354	5,01,09,829	4,31,04,435	8,80,84,116
Less: Inter Segment Revenue	(98,46,834)	(95,79,000)	(82,11,281)	(1,94,25,834)	(1,61,27,678)	(3,32,27,567)
Income from Operations	1,55,22,491	1,51,61,504	1,34,16,073	3,06,83,995	2,69,76,757	5,48,56,549
Segment Results (net of provisions)						
Treasury	1,53,366	7,42,625	2,83,509	8,95,991	16,81,125	18,78,960
Corporate/Wholesale Banking	7,931	24,166	(6,537)	32,097	54,552	51,645
Retail Banking	3,44,024	(2,58,364)	2,55,036	85,660	12,576	15,06,182
(i) Digital Banking Units	2,706	3,725	4,235	6,431	10,065	18,633
(ii) Other Retail Units	3,41,318	(2,62,089)	2,51,801	79,229	2,511	14,87,549
Other Banking operations	2,44,586	5,10,823	3,50,751	7,55,409	7,36,783	12,99,993
Unallocated	-	-	-	-	-	-
Profit before tax	7,49,907	10,19,250	8,83,759	17,69,157	24,85,036	47,36,780
Segment Assets						
Treasury	11,41,80,707	10,60,98,058	7,75,93,886	11,41,80,707	7,75,93,886	10,43,72,290
Corporate/Wholesale Banking	4,29,84,861	3,56,04,040	3,11,22,974	4,29,84,861	3,11,22,974	3,90,87,976
Retail Banking	26,03,49,158	24,75,44,441	22,18,69,860	26,03,49,158	22,18,69,860	23,71,95,954
(i) Digital Banking Units	1,61,602	1,56,228	1,33,250	1,61,602	1,33,250	1,58,779
(ii) Other Retail Units	26,01,87,556	24,73,88,213	22,17,36,610	26,01,87,556	22,17,36,610	23,70,37,175
Other Banking operations	1,48,467	3,86,001	(1,34,137)	1,48,467	(1,34,137)	70,838
Unallocated	42,15,786	40,38,665	38,84,640	42,15,786	38,84,640	39,09,107
Total	42,18,78,979	39,36,71,205	33,43,37,223	42,18,78,979	33,43,37,223	38,46,36,165
Segment Liabilities (a)						
Treasury	3,94,26,675	4,36,16,866	3,67,84,601	3,94,26,675	3,67,84,601	4,01,82,171
Corporate/Wholesale Banking	1,71,450	1,41,754	1,23,122	1,71,450	1,23,122	1,55,634
Retail banking	33,88,32,391	30,72,04,988	25,85,85,230	33,88,32,391	25,85,85,230	30,25,57,136
(i) Digital Banking Units	79,359	82,566	85,969	79,359	85,969	93,820
(ii) Other Retail Units	33,87,53,032	30,71,22,422	25,84,99,261	33,87,53,032	25,84,99,261	30,24,63,316
Other banking operations	37,381	30,975	33,428	37,381	33,428	42,734
Unallocated	2,66,358	3,61,112	2,00,607	2,66,358	2,00,607	5,15,033
Total	37,87,34,255	35,13,55,695	29,57,26,988	37,87,34,255	29,57,26,988	34,34,52,708
Capital employed (b)	4,31,44,724	4,23,15,510	3,86,10,234	4,31,44,724	3,86,10,234	4,11,83,457
Total (a + b)	42,18,78,979	39,36,71,205	33,43,37,223	42,18,78,979	33,43,37,223	38,46,36,165

Segment Notes:

Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure, the internal business reporting system and the guidelines prescribed by the RBI. Digital Banking Segment is reported as a sub-segment of Retail Banking Segment related to Digital Banking Units of the Bank in India.

a) Treasury

The treasury segment primarily consists of entire investment portfolio of the Bank.

b) Retail Banking

The retail banking segment serves retail customers through a branch network. Exposures are classified under retail banking taking into account the status of the borrower (orientation criterion), the nature of product, granularity of the exposure and the quantum thereof. Revenues of the retail banking segment are primarily derived from interest and fees earned on retail loans, interest on deposits placed as collateral with banks and financial institutions. Expenses of this segment primarily comprise interest expense on borrowings, deposits, infrastructure and premises expenses for operating the branch network, personnel costs and other direct overheads.

c) Wholesale Banking

Wholesale Banking includes all advances to companies and statutory bodies, which are not included under Retail Banking.

d) Other Banking Operation

Other Banking includes other items not attributable to any particular business segment.

e) Unallocated

All items which are reckoned at an enterprise level are classified under this segment. This includes capital and reserves, and other unallocable assets, liabilities and revenue not identifiable to particular segment such as deferred tax, tax assets, interest on tax refunds etc.



Statement of Assets and Liabilities as at September 30, 2025

(₹ In 000s)

Particulars	As at	As at	As at
	30.09.2025	30.09.2024	31.03.2025
	Unaudited	Unaudited	Audited
CAPITAL AND LIABILITIES			
Capital	10,52,371	10,45,903	10,50,565
Employee stock option outstanding	3,45,700	2,47,740	2,67,425
Reserves and surplus	4,17,46,653	3,73,16,591	3,98,65,467
Deposits	32,53,24,398	24,80,80,343	29,11,97,813
Borrowings	3,80,98,848	3,54,72,511	3,86,68,171
Other liabilities and provisions	1,53,11,009	1,21,74,135	1,35,86,724
TOTAL	42,18,78,979	33,43,37,223	38,46,36,165
ASSETS			
Cash and balances with Reserve Bank of India	2,33,37,425	1,39,98,284	2,81,60,598
Balance with banks and money at call and short notice	34,87,929	50,21,778	1,64,32,603
Investments	8,64,43,173	5,81,57,334	5,94,45,806
Advances	29,74,34,078	24,86,14,507	27,15,54,759
Fixed assets	17,72,023	15,11,923	15,31,772
Other assets	94,04,351	70,33,397	75,10,627
TOTAL	42,18,78,979	33,43,37,223	38,46,36,165

Cash flow statement for the half year ended September 30, 2025

(₹ In 000s)

Particulars	Half year ended		Year ended
	30.09.2025	30.09.2024	31.03.2025
	Unaudited	Unaudited	Audited
A. Cash flow from operating activities			
Net profit before taxes	17,69,157	24,85,036	47,36,780
Adjustments for:			
Depreciation on fixed assets	1,82,593	2,79,811	6,05,600
Loss on sale of fixed assets	(280)	197	3,037
Employee stock option expenses	1,06,854	1,41,748	2,41,571
Provision for non performing assets	20,80,342	18,22,031	30,07,568
Provision for investments	(4,70,842)	12,67,359	9,38,264
Bad debts written off	22,89,470	9,53,353	35,23,489
Provision for standard assets (including standard restructured accounts)	99,406	16,010	53,372
Amortisation of premium / (discount) on investments	92,874	21,435	44,071
Operating profit before working capital changes (i)	61,49,574	69,86,980	1,31,53,752
Movement in working capital			
(Increase)/Decrease in investments (other than HTM Investments)	(13,25,289)	1,11,38,551	94,59,183
(Increase)/Decrease in advances	(3,02,48,131)	(2,02,77,152)	(4,69,73,077)
Increase/(Decrease) in deposits	3,41,26,585	2,23,67,855	6,54,85,325
(Increase)/Decrease in other assets	(18,57,847)	66,916	(3,95,301)
(Increase)/Decrease in fixed deposits	(4,771)	41,053	1,41,550
Increase/(Decrease) in other liabilities and provisions	16,24,879	(13,41,634)	33,594
Net change in working capital (ii)	23,14,426	1,19,95,589	2,77,51,274
Direct taxes (paid)/refund (iii)	(35,877)	(2,47,140)	(1,72,516)
Net cash flow from operating activities (i)+(ii)+(iii) (A)	84,28,123	1,87,35,429	4,07,32,510
B. Cash flow used in investing activities			
Purchase of fixed assets	(4,23,378)	(3,83,063)	(7,33,540)
Proceeds from sale of fixed assets	814	7,042	9,041
(Increase)/Decrease of held-to-maturity securities	(2,52,94,110)	(31,83,087)	(24,85,732)
Net cash flow from/(used in) investing activities (B)	(2,57,16,674)	(35,59,108)	(32,10,231)
C. Cash flow from financing activities			
Proceeds from issue of equity shares	1,806	-	4,662
Securities premium received (net of issue expenses)	83,449	-	1,27,355
Repayment of long term borrowings	(1,07,97,080)	(1,79,74,080)	(2,84,16,420)
Proceeds from long term borrowings	66,00,000	12,50,000	1,00,50,000
(Decrease) / Increase in short term borrowings	36,27,757	82,000	49,20,000
Net cash flow from/(used in) financing activities (C)	(4,84,068)	(1,66,42,080)	(1,33,14,403)
Net increase/(decrease) in cash and cash equivalents (A)+(B)+(C)	(1,77,22,612)	(19,99,759)	2,42,07,872
Cash and cash equivalents as at beginning of the year/period	4,44,78,219	2,02,70,344	2,02,70,344
Cash and cash equivalents as at end of the period/year/period*	2,67,05,600	1,88,04,584	4,44,78,219

* Cash and cash equivalents excludes lien marked Deposits of ₹11.98 crores, ₹21.55 crores and ₹11.50 crores respectively as on September 30, 2025, September 30, 2024 and March 31, 2025.



Notes:

- The above financial results for the quarter and half year ended September 30, 2025, have been reviewed by the Audit Committee and recommended for adoption to the Board of Directors. The Board of Directors of the Bank have considered and approved the same at its meeting held on October 17, 2025. The above financial results for the quarter and half year ended September 30, 2025, have been reviewed by the joint statutory auditors, S.R. Batliboi & Associates LLP, Chartered Accountants and Batliboi & Purohit, Chartered Accountants.
- The Bank has applied its significant accounting policies in the preparation of these financial results for the quarter and half year ended September 30, 2025 consistent with those followed in the annual financial statements for the year ended March 31, 2025 except for fees paid /received for priority sector lending certificates (PSLC) which was recognised earlier as expense for purchase and income for sale of the PSLC respectively on upfront basis which is now amortised on quarterly basis over the period of the certificate.

Accordingly, Bank has recognised PSLC income of ₹ 18.01 crores and PSLC expense of ₹ 6.84 crores during this quarter and has recognised PSLC income of ₹ 36.02 crores and PSLC expense of ₹ 7.46 crores during the half year ended and has unamortised PSLC income of ₹ 36.02 crores and PSLC expense of ₹ 13.69 crores as on September 30, 2025; accordingly the net profit for the quarter ended is higher by ₹ 29.83 crores and for the half year ended is lower by ₹ 22.33 crores, therefore the amounts for the corresponding period of the previous year are not comparable.
- These financial results of the Bank have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards as prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time and other accounting principles generally accepted in India and in compliance with the presentation and disclosure requirements of the Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended including relevant circulars issued by SEBI from time to time.
- During the quarter and half year ended September 30, 2025, the Bank has allotted 60,413 and 1,80,594 shares respectively pursuant to exercise of stock options under Employee Stock Option Scheme.
- The disclosure requirements as required by RBI circular dated August 6, 2020 (Resolution Framework 1.0) and May 5, 2021 (Resolution Framework 2.0) as at September 30, 2025 is given below:

(₹ In crores)					
Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year i.e. March 31, 2025 (A) **	Of (A), aggregate debt that slipped into NPA during the half-year ended September 30, 2025	Of (A) amount written off during the half-year#	Of (A) amount paid by the borrowers during the half-year^	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at September 30, 2025
Personal Loans	11.07	1.08	0.10	0.51	9.48
Corporate Loans*	-	-	-	-	-
of which, MSMEs	-	-	-	-	-
Others	2.78	0.85	0.03	0.34	1.59
Total	13.85	1.93	0.13	0.85	11.07

*As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

** Includes cases where requests received till September 30, 2021 and implemented subsequently

represents debt that slipped into NPA and was subsequently written off during the half-year

^ Includes change in balances on account of interest

- Details of loans not in default and stressed loans (NPA and SMA accounts) acquired and transferred during the quarter ended September 30, 2025 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

a) The Bank has purchased loans not in default during the quarter ended September 30, 2025.

(i) Details of loans not in default acquired under assignment during the quarter ended September 30, 2025

(₹ In crores)	
Particulars	Loans acquired
Mode of Transfer	Assignment
Aggregate principal outstanding of loans acquired (on the date of transfer)	163.21
Weighted average residual maturity (Years)	0.92
Weighted average holding period of the originator (Years)	1.14
Retention of beneficial economic interest by the originator	10%
Tangible security coverage (times)*	-

*The loans acquired are not rated and there is no tangible security coverage as these are the Non-corporate customers.

(ii) The bank has not transferred any loans not in default during the quarter ended September 30, 2025



b) There is neither Special Mention Account (SMA) transferred nor acquired during the quarter ended September 30, 2025.

c) Details of Non-Performing Assets transferred during quarter ended September 30, 2025.

Particulars	(₹ In crores)
	To ARCs
No of accounts	79,848
Aggregate principal outstanding of loans transferred (on the date of transfer)	412.15
Weighted average residual tenor of the loans transferred (Years)	6.97
Net book value of the loans transferred (at the time of transfer)	313.05
Aggregate consideration	316.79
Additional consideration realized in respect of accounts transferred in earlier years	-

d) Details of ratings of Security Receipts (SRs) outstanding as on September 30, 2025 are given below

(₹ in crores)			
Rating	Rating Agency	Recovery Rating	Gross value of outstanding SRs
RR1	Infomerics	100% to 150%	121.75
RR1	ICRA	100% to 150%	41.26
RR1	Brickwork	100% to 150%	431.78
RR2	Crisil rating	75% to 100%	26.03
RR1+	Infomerics	More than 150%	185.78
In process of getting rated			406.05
Total			1,212.65

e) The Bank has not acquired any stressed loan.

- 7 Other income includes fees earned by providing services to customers, income from sale of priority sector lending certificates, profit on sale of investments (net), income from sale of prudentially written off accounts to ARCs, commission income from non fund based banking activities and recoveries from written off accounts.
- 8 The Capital Adequacy Ratio (CAR) has been computed in accordance with RBI Circular No. RBI/2016-17/81 DBR.NBD.No. 26/16.13.218/2016-17 dated October 6, 2016 on Operating Guidelines for Small Finance Banks. As per the said circular, prudential regulatory framework will largely be drawn from the Basel standards for capital requirements and Basel II standardized approach for credit risk. Further, the RBI vide its Circular No. DBR.NBD.No.4502/16.13.218/2017-18 dated November 08, 2017 has provided an exemption to all Small Finance Banks whereby no separate capital charge is prescribed for market risk and operational risk. Further, Pillar III disclosures including leverage ratio, liquidity coverage ratio and net stable funding ratio under the Basel III framework would be available on the Bank's website at the following link: <https://www.jana.bank.in/regulatory-disclosures/>. These disclosures have not been subjected to audit/review by the Joint Statutory Auditors.
- 9 Consolidation of financial statements is not applicable as the Bank does not have any subsidiary/associate/joint venture company(ies), as on September 30, 2025.
- 10 Previous period/year figures have been regrouped / reclassified, wherever necessary to conform with the current period presentation.

For and on behalf of the Board of Directors



Ajay Kanwal

Managing Director & Chief Executive Officer

Bengaluru, October 17, 2025

