



JSFB/SEC/2024-25/20

29<sup>th</sup> April, 2024

BSE Limited  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai 400001,  
Maharashtra  
BSE Scrip Codes: 544118, 953148, 958869, 958877

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:** Investor Presentation for the quarter and year ended 31<sup>st</sup> March 2024

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

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Please find enclosed herewith, investor presentation on the business and financial performance of the Bank for the quarter and year ended 31<sup>st</sup> March 2024.

This intimation will also be uploaded on Bank's website at [www.janabank.com](http://www.janabank.com). 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.** U65923KA2006PLC040028

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**W** www.janabank.com

# Jana Small Finance Bank







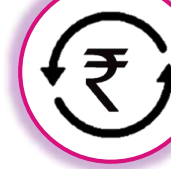
## Investor Presentation FY'2024



**Jana Small  
Finance Bank**

A SCHEDULED COMMERCIAL BANK

# Key Highlights – PAT and PCR doubled

| Assets   | Liabilities   | Asset Quality   | Capital Structure   | Operational Metrics   | Ratios  | P&L Metrics   |
|--|---|---|---|---|---|---|
|  |  |  |  |  |  |  |
| <b>Rs. 24,746 Crs / 24.9%</b><br>Advances <sup>1</sup> / Growth (YoY)            | <b>Rs. 22,571 Crs / 38.2%</b><br>Deposits / Growth (YoY)                          | <b>2.0%</b> [3.6%]<br>Gross NPA*  | <b>3,577 Crs</b> [1,797 Crs]<br>Net worth   | <b>808</b> [754]<br>Banking Outlets   | <b>2.4%</b> [1.1%]<br>ROA   | <b>Rs. 670 Crs</b><br>[256 Crs]<br>PAT  |
| <b>Rs. 17,605 Crs / 18.9%</b><br>Disbursements / Growth (YoY)                    | <b>61.0%</b> [70.2%]<br>Retail Deposits   | <b>0.5%</b> [2.4%]<br>Net NPA*  | <b>20.3%</b> [15.6%]<br>CRAR  | <b>22/2</b><br>Presence in States/UTs   | <b>26.9%</b> [16.7%]<br>ROE   | <b>Rs. 1,193 Crs</b><br>[1,000 Crs]<br>PPOP   |
| <b>60%</b> [56%]<br>Share of Secured Advances <sup>1</sup>                       | <b>7.8%</b> [7.0%]<br>Cost of Funds   | <b>74%</b> [34%]<br>Provision Coverage Ratio                                      | <b>19.0%</b> [13.0%]<br>Tier I Capital Adequacy Ratio                               | <b>5.44 Mn</b> [4.57 Mn]<br>Active Customers  | <b>8.0%</b> [7.8%]<br>NIM   | <b>Rs. 2,127 Crs</b><br>[1,660 Crs]<br>NII  |

<sup>1</sup>Advances includes IBPC & Securitisation Book | \*Advance for the purpose of GNPA/NNPA calculation includes Securitization and Direct Assignment book  
Figures in [] represent FY23 data | PAT, ROA, ROE and Networth is after considering DTA of Rs. 155 crores

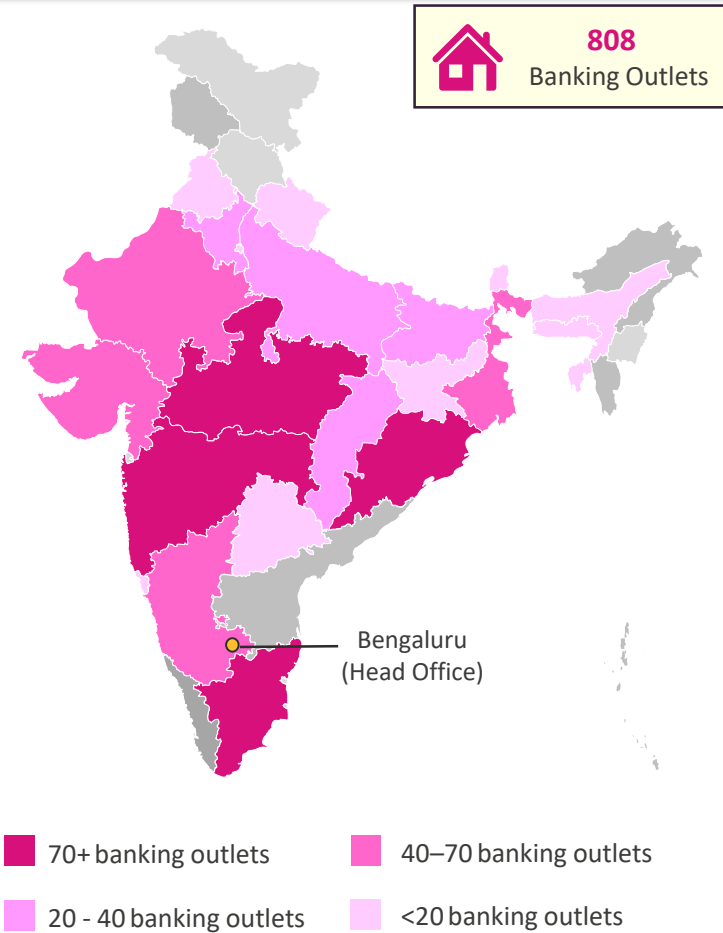
## DTA of Rs. 801 crores till FY 2027 can be utilized

| Particulars       | As reported | Excluding DTA | Excluding DTA and Applying Tax |
|-------------------|-------------|---------------|--------------------------------|
| PBT               | 514         | 514           | 514                            |
| DTA               | 155         | -             | -                              |
| Provision for Tax | -           | -             | 132                            |
| PAT               | 670         | 514           | 382                            |
| ROA               | 2.4%        | 1.8%          | 1.4%                           |
| ROE               | 26.9%       | 20.7%         | 15.3%                          |

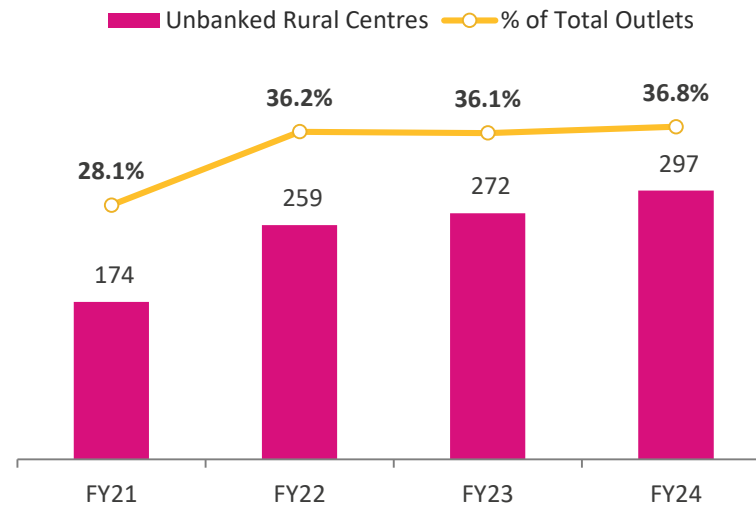
- Balance DTA of Rs. 801 crores not yet recognized. The amount is available for set off against Profits till 31<sup>st</sup> Mar 2027
- DTA of Rs. 44 crores / 111 crores recognized towards unabsorbed depreciation and 1 year forward business respectively

# National franchise with 19% customer growth

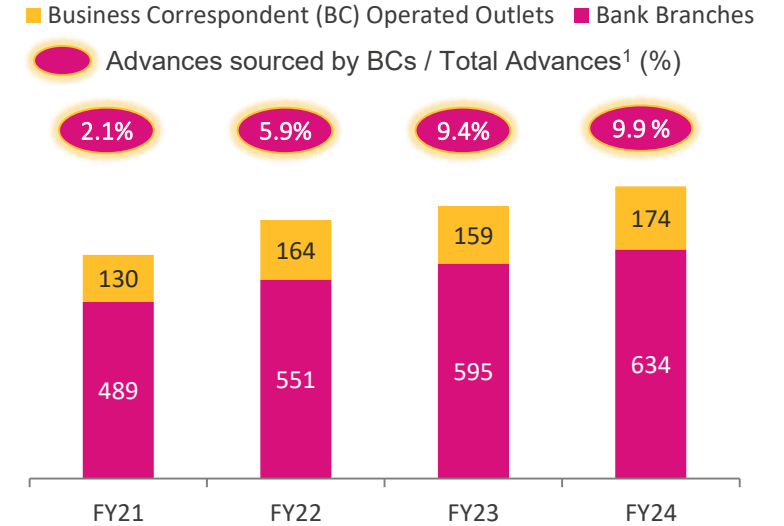
## Distribution of bank branches



## Presence in Unbanked Rural Centers



## MFI through BCs



## Key customer and delivery channel metrics

**> 12 Million**  
Customer served since 2008

**5.4 Million**  
Active Customers as of March 31, 2024

**22 States / 2 UTs**  
Geographical presence

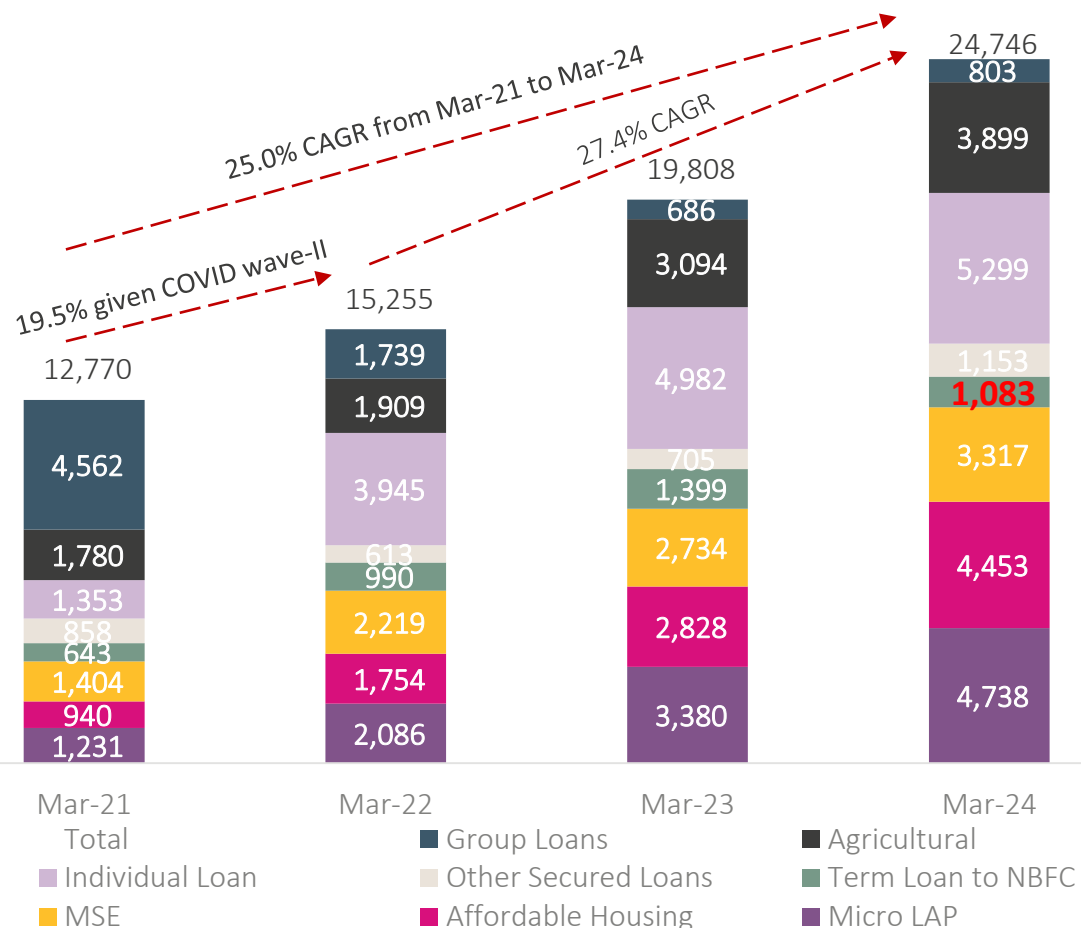
**61**  
ATMs

**14**  
Zonal Offices

<sup>1</sup>Advances includes IBPC & Securitisation Book

# Secured Lending at 60% in 6 years

### Asset Products



Other Secured Loans includes Gold Loans, Two Wheeler Loans and Loan Against FD

### Key Metrics for Asset Products

| Category of Advance (As at March 31, 2024) | Average Tenure (Months) | Average Ticket Size (Rs. Mn) <sup>2</sup> | Advances <sup>1</sup> 3Yr CAGR <sup>3</sup> (%) | GNPA <sup>4</sup> (%) | NNPA <sup>4</sup> (%) | LTV <sup>5</sup> |       |
|--|-------------------------|---|---|-----------------------|-----------------------|------------------|-------|
| Secured                                    | Micro LAP               | 133                                       | 0.65  | 56.7%                 | 0.5%                  | 0.4%             | 32.8% |
|  | Affordable Housing      | 214                                       | 1.18  | 67.9%                 | 0.3%                  | 0.3%             | 53.4% |
|  | MSME Loans              | 91  | 4.04  | 33.2%                 | 1.3%                  | 1.0%             | 40.3% |
|  | Term Loans To NBFCs     | 24  | 128.96  | 18.8%                 | 0.0%                  | 0.0%             | NA    |
|  | Two-wheeler Loans       | 28  | 0.06  | 253.8%                | 1.4%                  | 1.1%             | NA    |
|  | Gold Loans              | 5   | 0.05  | (20.7%)               | 1.0%                  | 0.8%             | 62.2% |
| Unsecured Advances                         | 24                      | 0.04                                      | 9.1%  | 4.0%                  | 0.6%                  | NA               |       |

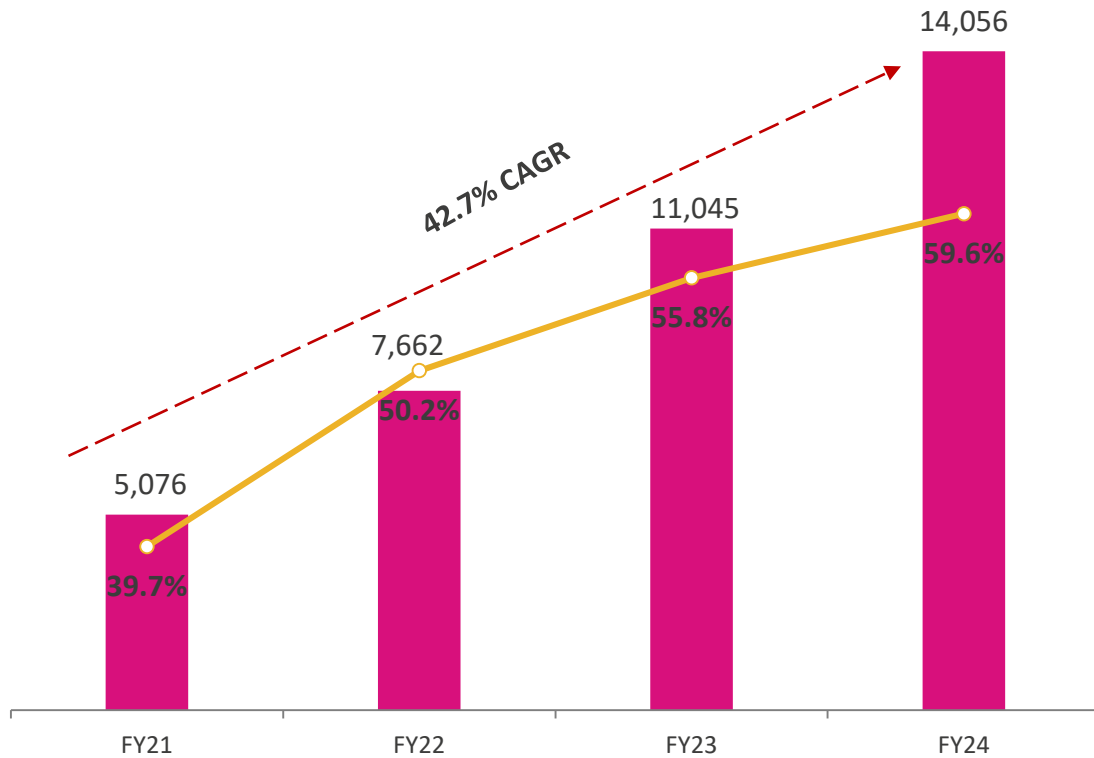
Note: <sup>1</sup>Advances includes IBPC & Securitisation Book | <sup>2</sup> Average Ticket size is based on closing AUM |

<sup>3</sup>Compound Annual Growth Rate (CAGR) from FY21 to FY24 | <sup>4</sup>Advance for the purpose of GNPA/NNPA calculation includes Securitization book | <sup>5</sup>LTV is based on POS

# Consistent De-risking and Diversification

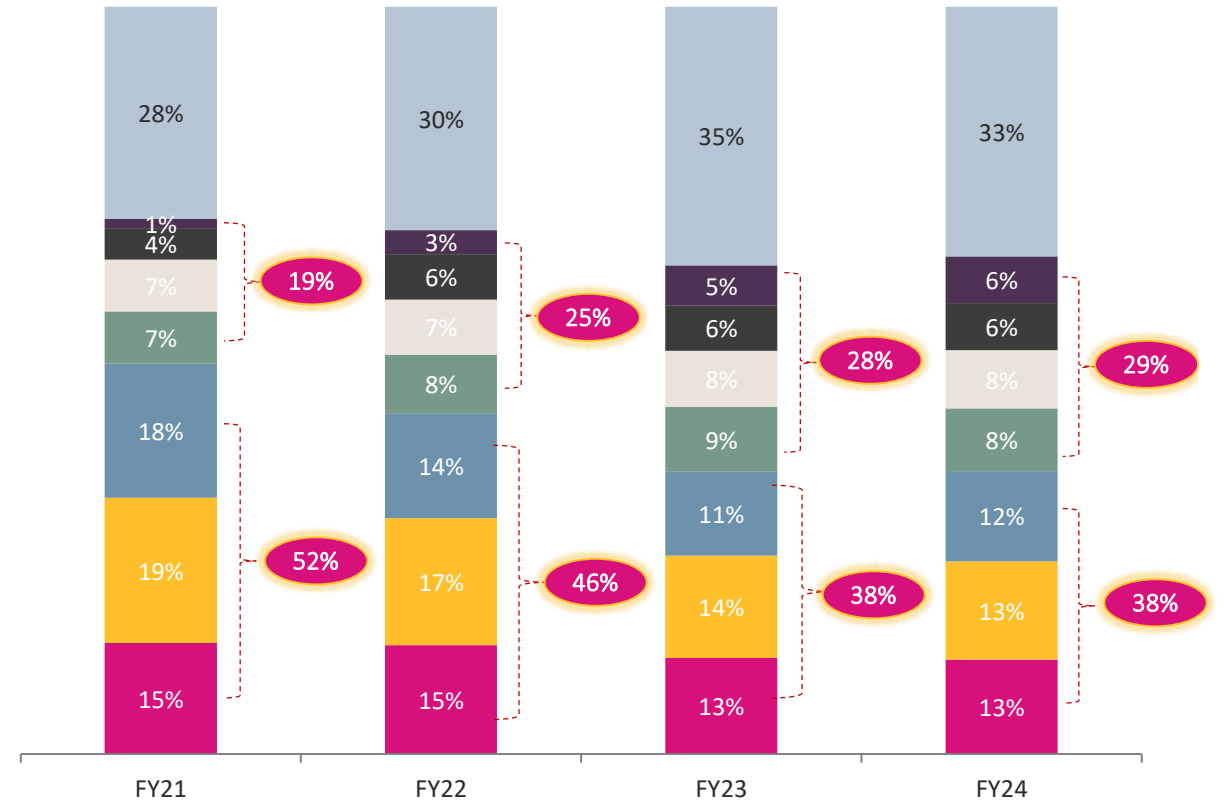
### Focus on making secured the core

Secured Advances<sup>1</sup> (Rs. Crs)



### Low geographical concentration

- Maharashtra
- Tamil Nadu
- Karnataka
- Gujarat
- Madhya Pradesh
- Rajasthan
- Uttar Pradesh
- Others



<sup>1</sup>Advances includes IBPC & Securitisation Book

## API based digital Process

Customised Score Card

Bureau

Bank Statements

Financials

GST

Personal Discussion

## Portfolio Management & Early Warning

Bounce Incidence  
Refreshed bureau  
Internal risk score

Key Account Manager  
Updated financial  
information , bank  
statements



# The shape of future MFI – Digital and Customized

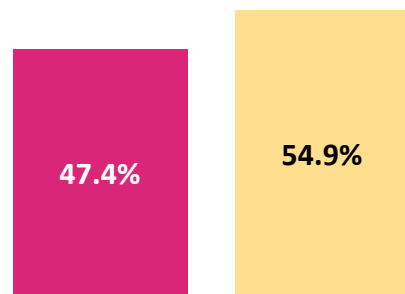
| Product Wise AUM       | Mar-24        | Digital Payment | ATS           | Y-o-Y Growth | GNPA        | NNPA        | PCR          |
|------------------------|---------------|-----------------|---------------|--------------|-------------|-------------|--------------|
| Individual Loan        | 5,283         | 42.2%           | 45,821        | 6.1%         | 3.8%        | 0.8%        | 79.5%        |
| - Agri                 | 1,085         | 28.8%           | 42,458        | 18.7%        | 3.5%        | 0.8%        | 76.7%        |
| - Non Agri             | 4,198         | 44.5%           | 46,690        | 3.3%         | 3.9%        | 0.6%        | 83.9%        |
| BC Book                | 2,446         | 22.4%           | 29,657        | 31.5%        | 4.7%        | 0.1%        | 98.6%        |
| Agri Group             | 1,790         | 6.2%            | 30,110        | 15.8%        | 3.2%        | 0.3%        | 89.4%        |
| Group Loans            | 482           | 14.8%           | 26,752        | 27.5%        | 7.1%        | 2.2%        | 68.5%        |
| <b>Total Unsecured</b> | <b>10,002</b> | <b>23.2%</b>    | <b>36,893</b> | <b>14.1%</b> | <b>4.0%</b> | <b>0.6%</b> | <b>85.3%</b> |

Note – ATS is based on Advances including securitisation

# Becoming Anchor bank to our customers

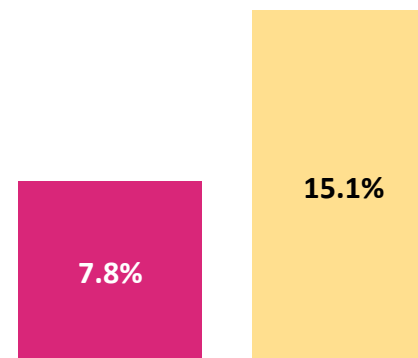
| Product        | L1           | L2           | L3           | L4+          |
|----------------|--------------|--------------|--------------|--------------|
| Agri           | 3,312        | 528          | 42           | 18           |
| GL             | 698          | 67           | 22           | 16           |
| IL             | 500          | 1,542        | 1,578        | 1,679        |
| <b>Overall</b> | <b>4,510</b> | <b>2,137</b> | <b>1,641</b> | <b>1,713</b> |

RFS Overall - % Portfolio Existing Customers



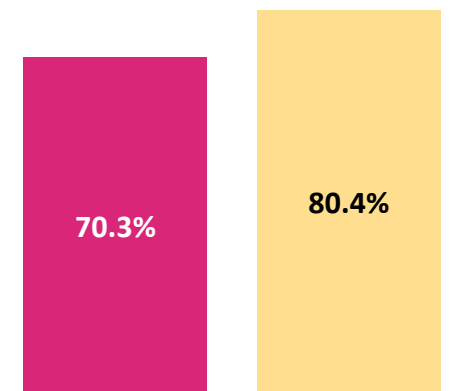
FY'23 FY'24

Agri Loans - % Portfolio Existing Customers



FY'23 FY'24

GL and IL - % Portfolio Existing Customers



FY'23 FY'24

*Note - Data relates to MFI customers only*

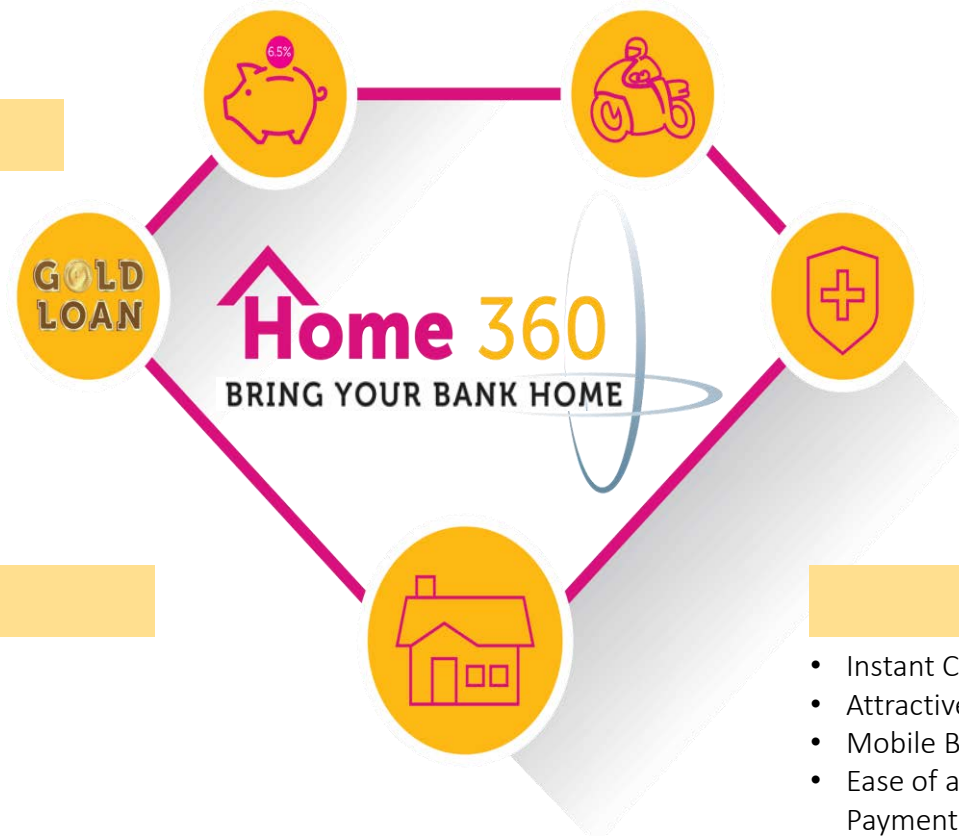
 Home Loan leading to Anchor Bank  
with Multiple Product Offerings and Special Benefits

**Pre-approved Business Loan**

- Additional Pre-approved line upto Rs. 5 lakhs available through the entire relationship with the bank
- For Business Expansion and Home Improvement
- Lower than market Interest Rates
- Same day disbursal with no additional documentation

**Gold Loan**

- Zero Processing Fees
- Quick Disbursement in 30 minutes



**Two Wheeler loans**

- Pre-approved Two Wheeler loans
- 100% funding to the vehicle value
- Lower Processing fee – 0.5%

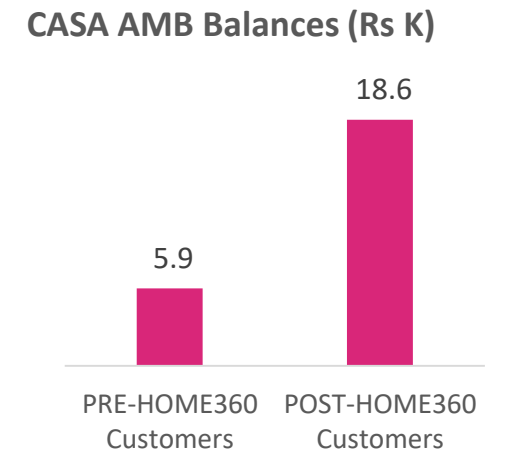
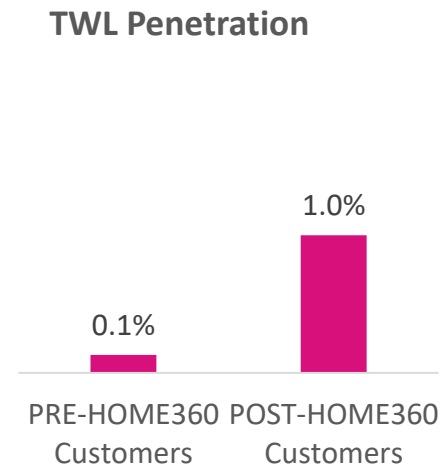
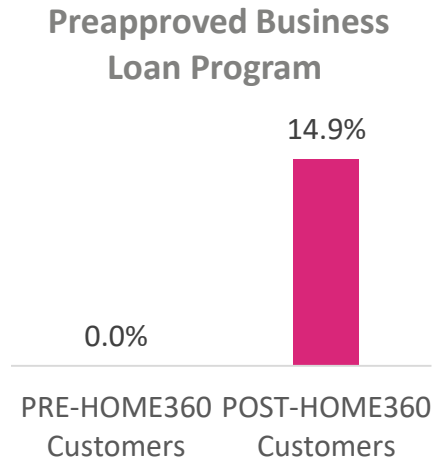
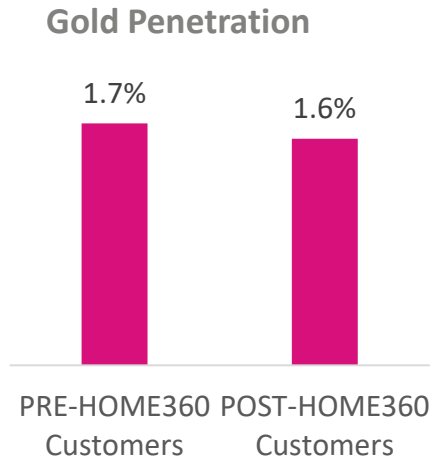
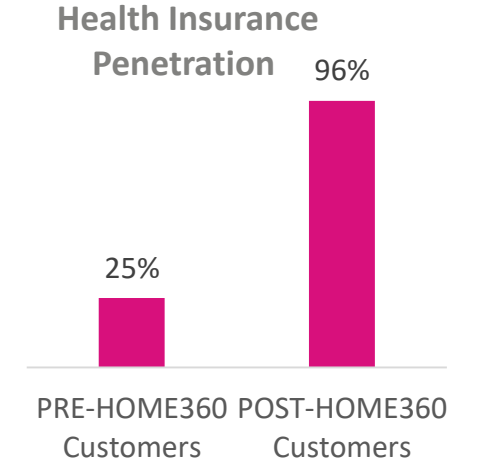
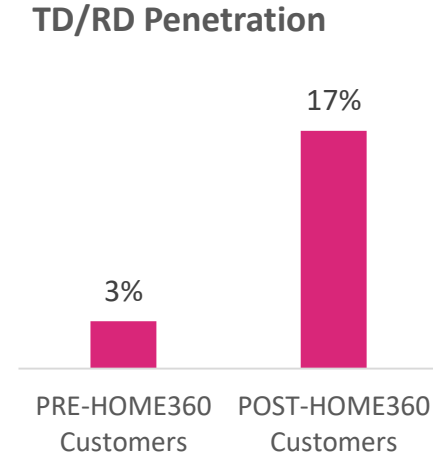
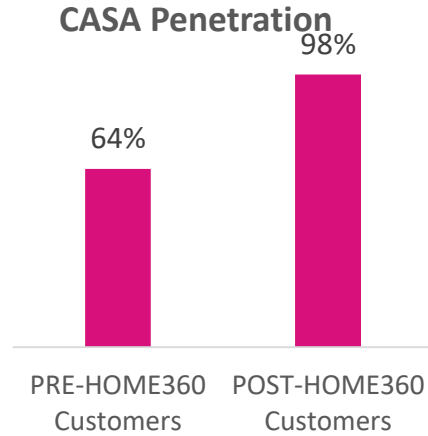
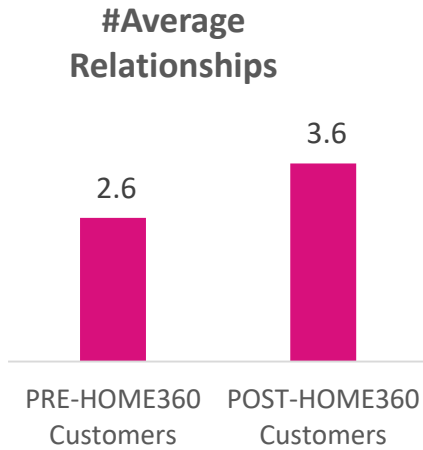
**Health Insurance**

- Hospi Cash cover designed to suite the segment

**Linked Savings/Current Account**

- Instant Current/Savings Account with no additional documents
- Attractive interest rates upto 7.5%
- Mobile Banking app with a 360 view of all the relationships
- Ease of all Transactions including all EMI, GST and other Bill Payments.

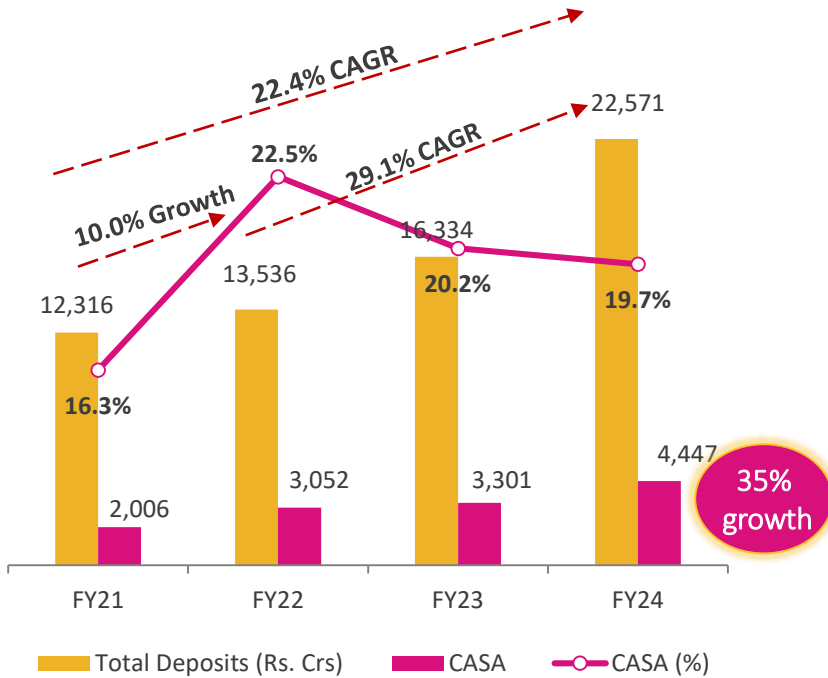
# Becoming Anchor bank to our customers



**NOTE:**  
\*PRE-HOME360 Customers refers to customers on boarded before the HOME360 initiative. Customer Data as of Mar-2024 EOM.  
Data relates to Affordable Housing and Micro LAP customers only

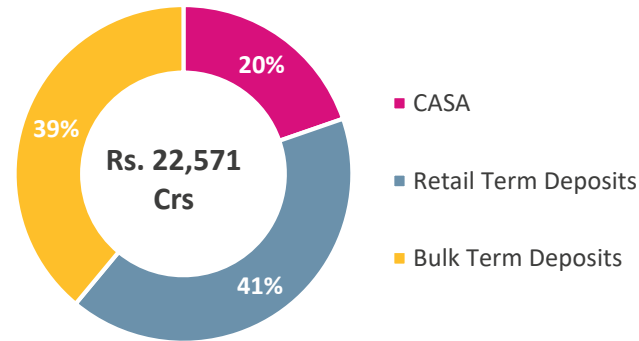
# Fast growing deposits at 38% in a highly competitive environment

### Rapidly growing deposit portfolio

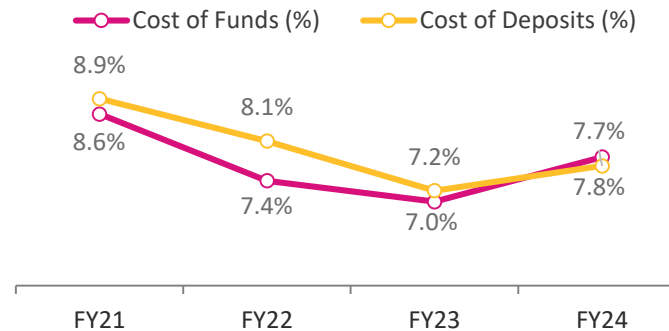


- Credit to Deposits ratio reducing from **108.7%** in Mar-23 to **102.4%** in Mar-24 as the Deposits have grown faster than advances
- **96.5%** of Bulk Deposit growth is non-callable and **90.6%** of Bulk Deposits are contracted at 1 year and above.

### Diversified deposit base...

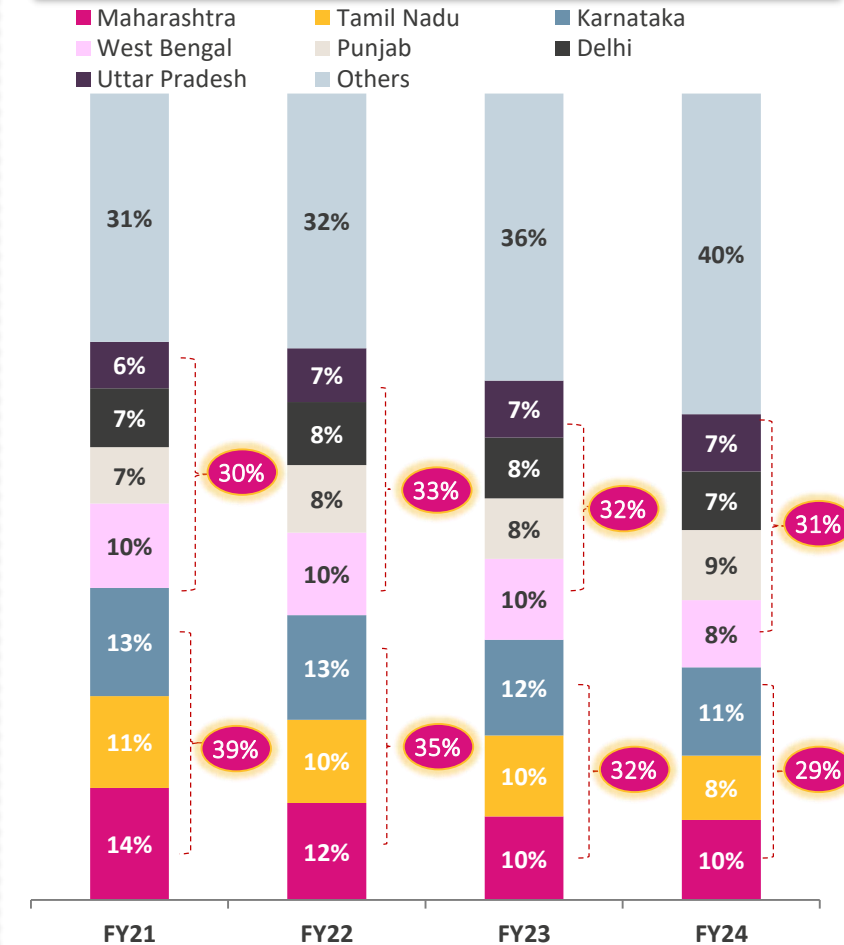


### Cost of funds and deposit reflect market and stability



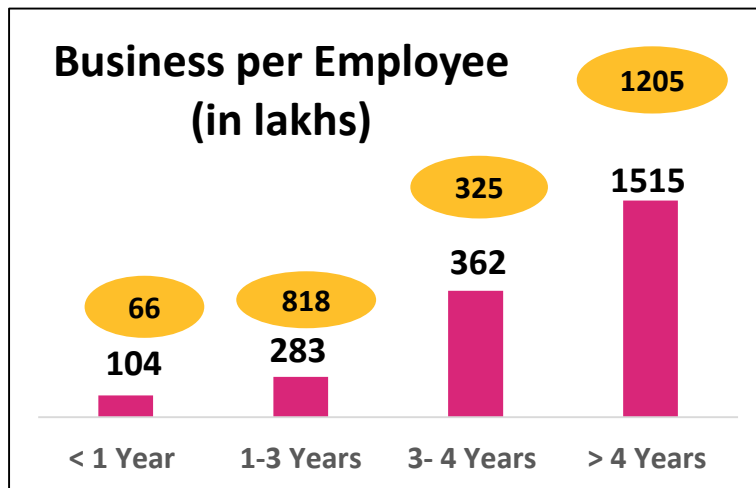
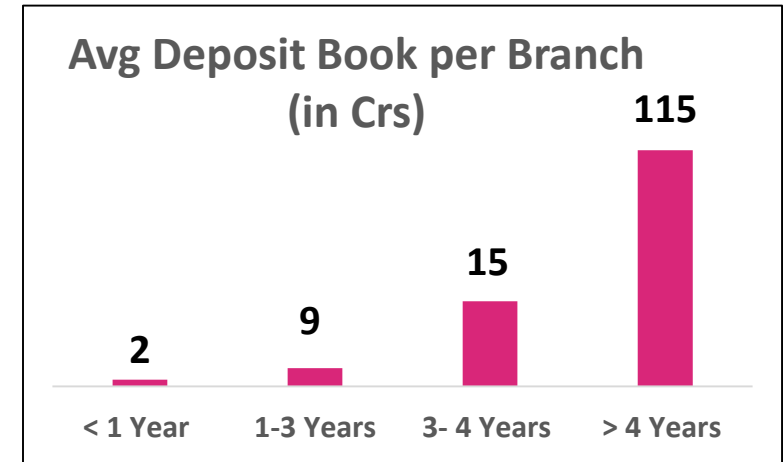
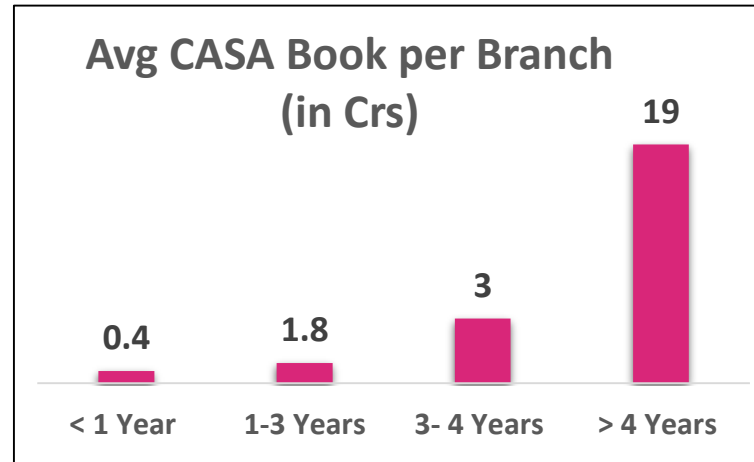
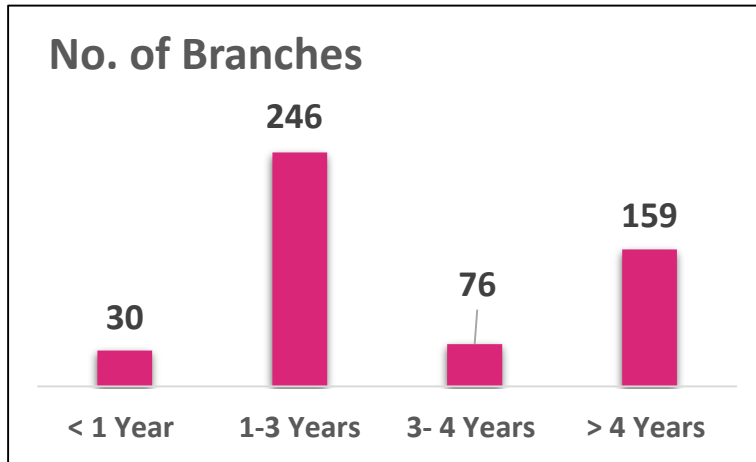
**98.3%** of Retail deposits are contracted at 1 year and above.

### Reducing share of top states in deposit mix



# Deposits – Underserved on Service and Price

Optimize Distribution network – Mobilize Low-cost, stable retail deposits. Build momentum on CASA acquisitions



- 17 New Branches launched & 39 Branches are relocated during the FY
- An additional 209 Combo branches would be relocated in a phased manner leading to increase in Branch network engaged in Liabilities business.
- **Launched Exclusive & Premier program for HNIs. Added 122 Exclusive RMs & 101 CA-RMs for relationship programs. Good initial trends on acquisition and value build up.**



## Digital Channels

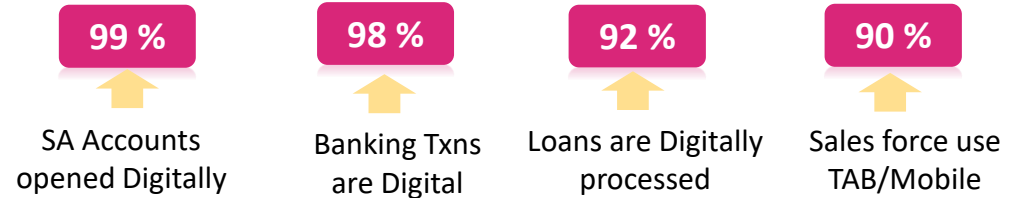
### Key Highlights

|     |  |
|-----|--|
| 4.6 | Continued to be the top rated banking apps |
| 53% | YoY Growth in Txn Volume                   |
| 59% | YoY Growth MB Registration                 |
| 23% | YoY Growth in MB Txn Volume                |
| 47% | YoY Growth in MB Txn Value                 |

## Digital Highlights

### Jana Digitization

90% + Digital Uptake



### Merchant QR

13,955 QR Codes Installed across merchants. 81% Active.  
4.92 X CASA impact

### Digital Adoption



73 %  
YoY UPI in-app transactions value



507 %  
YoY growth in NACH transactions

79% Growth in cards issuance from FY20-21 till FY23-24.



74% customers Carded during FY 24  
66% of customers base Carded



# Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

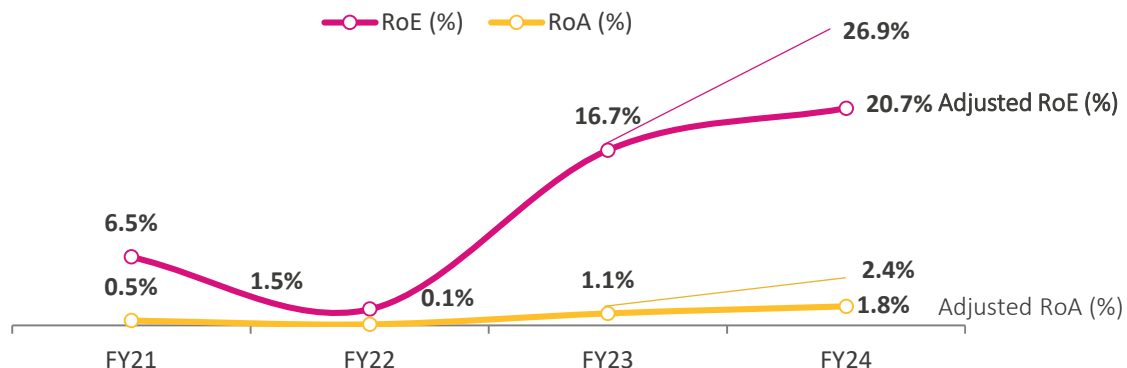


## Key Financials



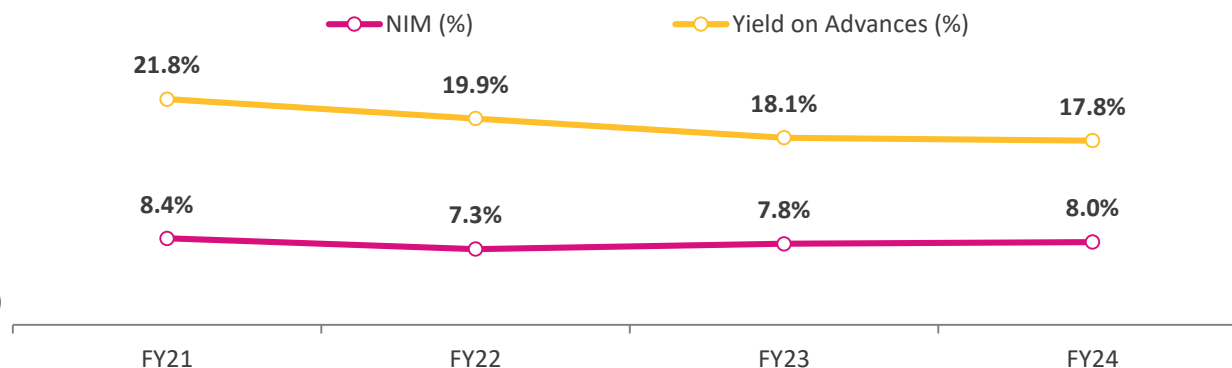
# ROE and ROA upward trend continues with NIM increasing

## Return ratios trending upwards

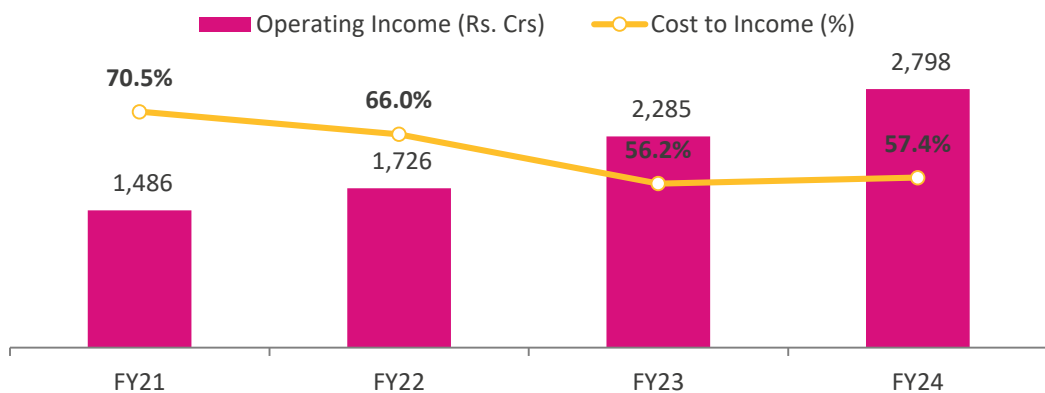


Adjusted ROA and Adjusted ROE is after considering DTA recognized in FY24

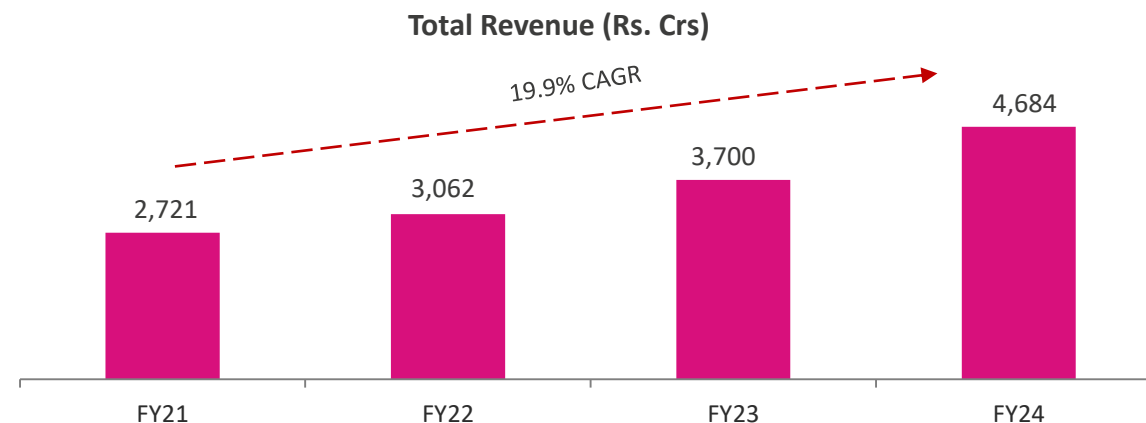
## NIMs have improved in spite of Cost of Funds increase



## Managing Operational efficiencies

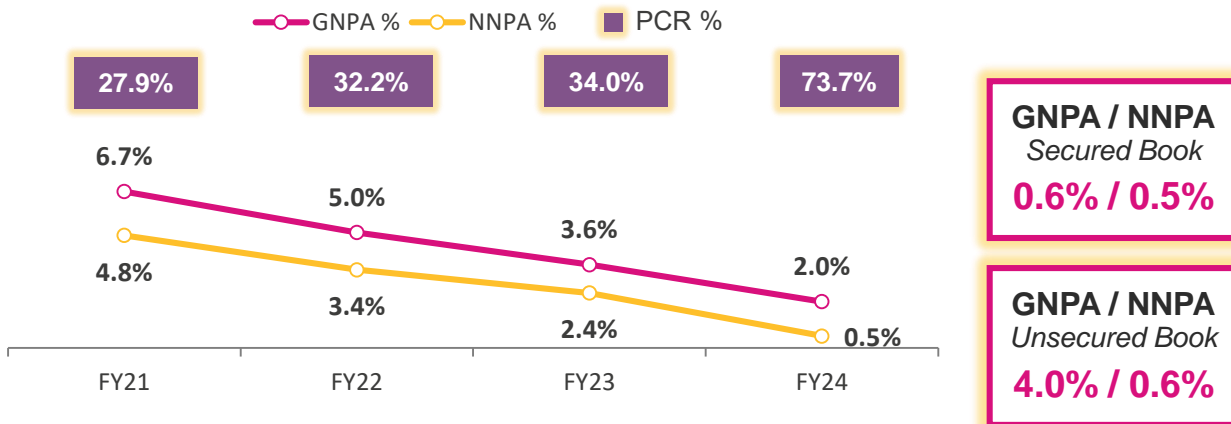


## Increasing total revenues

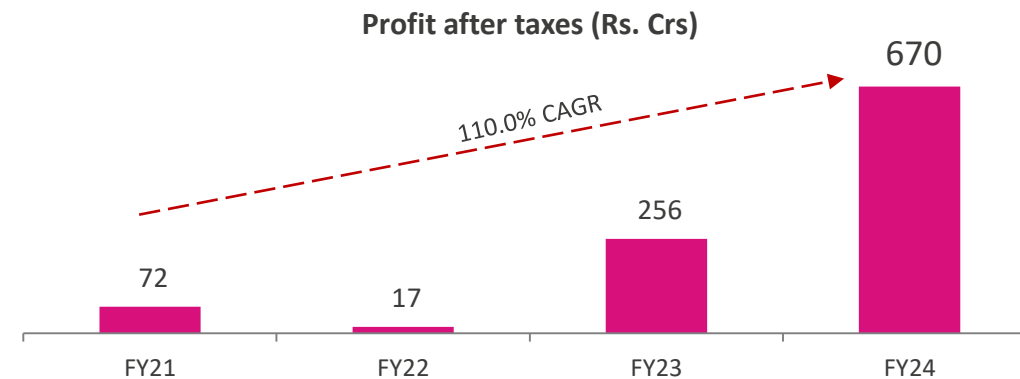


# GNPA and NNPA normalized with best till date PAT

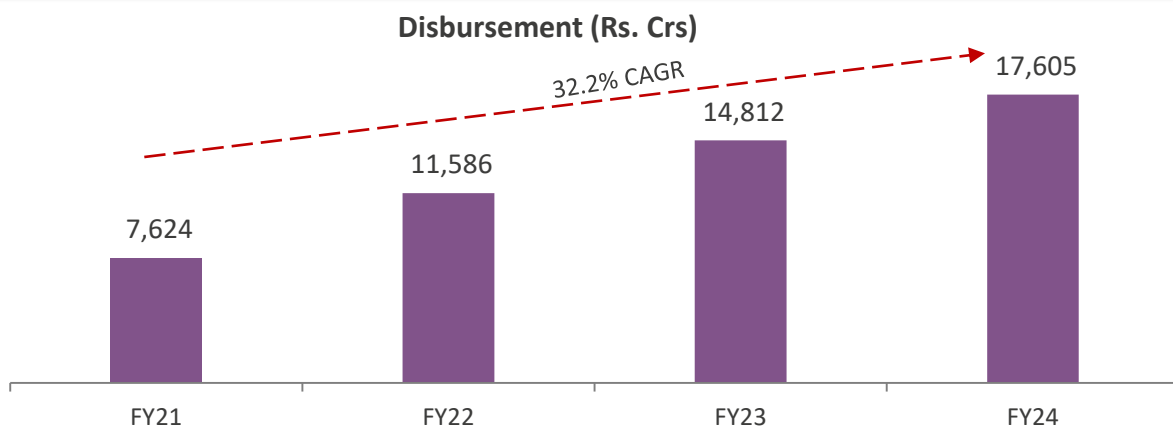
## With improving asset quality and increasing PCR



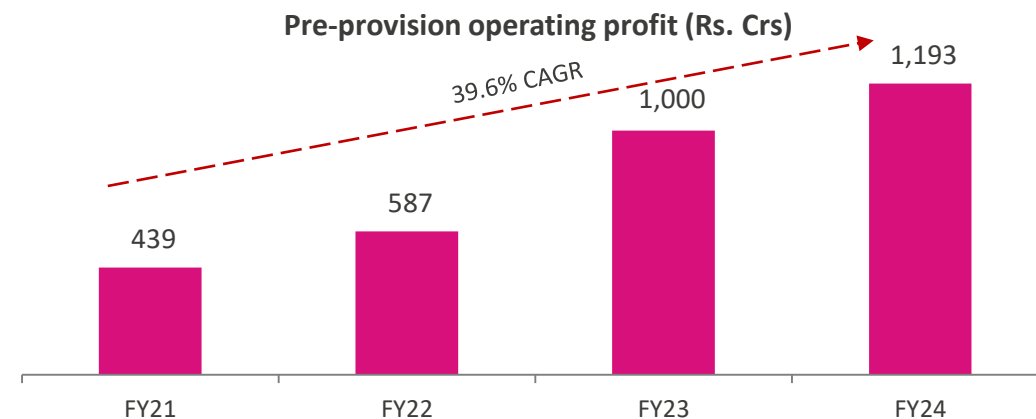
## Y-o-Y PAT growth of 162%



## Growing lending operations with secured as core



## Increasing operating profits



\*Advance for the purpose of GNPA/NNPA calculation includes Securitization and Direct Assignment book

# Net NPA has 55% secured loans

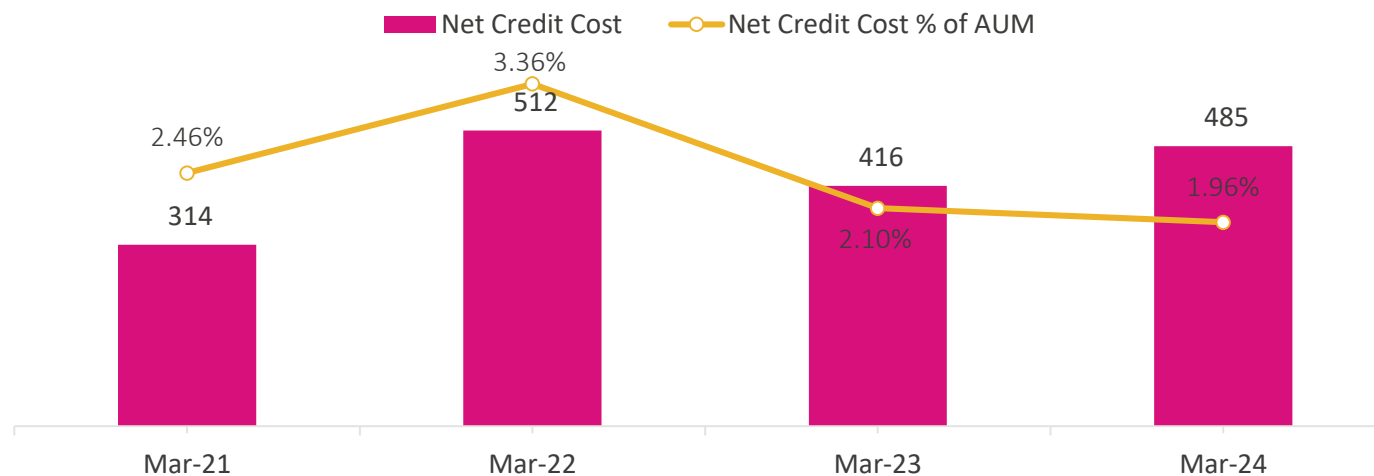
## GNPA and NNPA returning to Pre-COVID levels

| Particulars                        | Secured | Unsecured | BC    | Total |
|------------------------------------|---------|-----------|-------|-------|
| Gross NPA                          | 90      | 291       | 114   | 494   |
| Net NPA                            | 71      | 58        | 2     | 130   |
| LTV                                | 52%     |           |       |       |
| Gross NPA%                         | 0.6%    | 3.9%      | 4.7%  | 2.0%  |
| Net NPA%                           | 0.5%    | 0.8%      | 0.1%  | 0.5%  |
| PCR%                               | 21.1%   | 80.1%     | 98.6% | 73.7% |
| PCR%<br>(including tech write-off) | 56.8%   | 98.5%     | 99.0% | 96.8% |

## Restructured Portfolio @ 0.4% of AUM

| INR crs                              | Mar-24     |
|--------------------------------------|------------|
| Group Loans                          | 8          |
| Agricultural and allied Loans        | 1          |
| Individual and Micro Business loans  | 4          |
| <b>Total Unsecured Book</b>          | <b>12</b>  |
| MSE (Micro & Small Enterprise Loans) | 66         |
| Affordable Housing                   | 9          |
| Micro LAP                            | 10         |
| <b>Total Secured Book</b>            | <b>84</b>  |
| <b>Total Book</b>                    | <b>96</b>  |
| <b>LTV on Secured Book</b>           | <b>51%</b> |

# Credit Cost Ratio continues to improve



| Particulars                     | Mar-21       | Mar-22       | Mar-23       | Mar-24       |
|---------------------------------|--------------|--------------|--------------|--------------|
| Credit Cost                     | 367          | 569          | 744          | 679          |
| Accelerated Provisioning        | -            | -            | 71           | 73           |
| Recoveries under other income   | 53           | 57           | 257          | 122          |
| <b>Net Credit Cost</b>          | <b>314</b>   | <b>512</b>   | <b>416</b>   | <b>485</b>   |
| AUM                             | 12,770       | 15,255       | 19,808       | 24,746       |
| <b>Net Credit Cost % of AUM</b> | <b>2.46%</b> | <b>3.36%</b> | <b>2.10%</b> | <b>1.96%</b> |

\*Net Credit cost% is annualized

# Balance Sheet

| Rs. Crs  | March 31, 2023 | March 31, 2024 |
|--|----------------|----------------|
| <b>CAPITAL AND LIABILITIES</b>                         |                |                |
| Capital  | 324            | 105            |
| Reserves & surplus                                     | 1,472          | 3,472          |
| Deposits   | 16,334         | 22,571         |
| Borrowings   | 6,277          | 5,211          |
| Other liabilities and provisions                       | 1,235          | 1,350          |
| <b>TOTAL</b>   | <b>25,644</b>  | <b>32,710</b>  |
| <b>ASSETS</b>  |                |                |
| Cash and balances with Reserve Bank of India           | 1,011          | 1,026          |
| Balances with banks and money at call and short notice | 1,076          | 1,029          |
| Investments  | 5,221          | 6,738          |
| Advances   | 17,760         | 23,111         |
| Fixed assets   | 128            | 142            |
| Other assets   | 448            | 665            |
| <b>TOTAL</b>   | <b>25,644</b>  | <b>32,710</b>  |

## Borrowings:

Borrowings includes

- Refinance – Rs. 4,054 crores
- SLTRO – Rs. 800 crores
- Tier-2 capital - Rs. 350 crores
- Others incl call – Rs. 7 crores

Benefits of Re-finance:

- Long term and stable borrowing
- Improves ALM
- Availed from Developmental Finance Institutions NABARD, SIDBI, NHB and MUDRA
- Competitive to deposit rates with no CRR and SLR

We continue to serve aspirational India, underserved both on deposits and loans

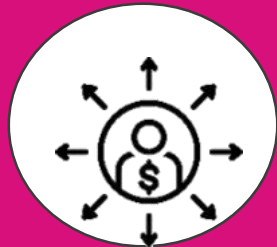
We continue to increase our secured business proportion each year.

We are creating a sustainable, predictable and long term franchise.

Digital with high standards of governance and customer service are key components of our DNA



AUM  
Growth  
~20%



Deposits  
Growth  
~20%



PAT Growth  
30% - 40%



ROA  
1.8% - 2.0%






ROE  
19% - 21%

*\* PAT, ROA and ROE is without considering the impact due to recognition of future DTA*








# Experienced and professional management and Board

### Experienced board with diverse business experience in well-known financial services institutions and banks

| Name & Designation  | Past Experience   | Name & Designation  | Past Experience   |
|---|---|---|---|
|  <p><b>Subhash Chandra Khuntia</b><br/>Part-Time Chairman and Independent Director</p> | <ul style="list-style-type: none"> <li>Insurance Regulatory and Development Authority of India</li> <li>Various Departments in Government of India</li> </ul> |  <p><b>Ajay Kanwal</b><br/>Managing Director &amp; Chief Executive Officer</p>                           | <ul style="list-style-type: none"> <li>Standard Chartered Bank</li> <li>CitiBank</li> </ul>                 |
|  <p><b>Ramalingam Ramaseshan</b><br/>Non-Executive Independent Director</p>            | <ul style="list-style-type: none"> <li>National Commodity and Derivative Exchange Ltd.</li> </ul>   |  <p><b>Krishnan Subramania Raman</b><br/>Executive Director and Chief Credit and Collections Officer</p> | <ul style="list-style-type: none"> <li>Standard Chartered Bank</li> <li>Mashreq Bank PSC</li> </ul>         |
|  <p><b>Chitra Talwar</b><br/>Non-Executive Independent Director</p>                    | <ul style="list-style-type: none"> <li>Britannia Industries</li> <li>PepsiCo</li> </ul>   |  <p><b>Ramesh Ramanathan</b><br/>Non-Executive Non-Independent Director</p>                             | <ul style="list-style-type: none"> <li>Citibank</li> </ul>  |
|  <p><b>Kumbha Srinivas Nayak</b><br/>Non-Executive Independent Director</p>           | <ul style="list-style-type: none"> <li>Standard Chartered Bank</li> <li>Idenfo Ltd.</li> </ul>  |  <p><b>Rahul Khosla</b><br/>Non-Executive Non-Independent Director</p>                                 | <ul style="list-style-type: none"> <li>Max Group</li> <li>Visa International Service Association</li> </ul> |
|  <p><b>Pammi Vijaya Kumar</b><br/>Non-Executive Independent Director</p>             | <ul style="list-style-type: none"> <li>Reserve Bank of India</li> </ul>   |   |   |

# Experienced and professional management and Board

International best practices in risk management, compliance and governance introduced by management with an average experience of 27 years in financial services

| Name & Designation   | Past Experience   | Name & Designation   | Past Experience  | Name & Designation  | Past Experience  |
|--|---|--|--|---|--|
|  <b>Abhilash Sandur</b><br>Chief Financial Officer                      | <ul style="list-style-type: none"> <li>Kotak Mahindra Bank Ltd.</li> <li>Bharti Axa General Insurance Co. Ltd.</li> </ul>                       |  <b>Sudhir Madhavan</b><br>Head of Retail Financial Services         | <ul style="list-style-type: none"> <li>HDFC Bank Ltd</li> <li>Bajaj Finance Ltd</li> <li>Citibank</li> </ul>                   |  <b>Sumit Aggarwal</b><br>Head – MSE, Supply Chain and Financial Institutions  | <ul style="list-style-type: none"> <li>Emirates NBD</li> <li>Standard Chartered Bank</li> </ul>                          |
|  <b>Amit Raj Bakshi</b><br>Chief Human Resource Officer                 | <ul style="list-style-type: none"> <li>JP Morgan &amp; Chase</li> <li>Serco BPO</li> <li>Telenor India</li> <li>DBS Bank</li> </ul>             |  <b>Satish Ramachandran</b><br>Chief Risk Officer                    | <ul style="list-style-type: none"> <li>Citibank NA</li> <li>Standard Chartered Bank</li> <li>Fullerton India</li> </ul>        |  <b>Shrinivas Murty J</b><br>President and Head – Branch Banking and Marketing | <ul style="list-style-type: none"> <li>HDFC Bank</li> <li>ICICI Bank</li> <li>Ujjivan Small Finance Bank</li> </ul>      |
|  <b>Pradeep Rebello</b><br>Head – Two Wheeler Finance                   | <ul style="list-style-type: none"> <li>HDFC Bank</li> <li>ICICI Bank</li> <li>Tata Capital Ltd</li> <li>IDFC First Bank</li> </ul>              |  <b>Ashish Gopal Saxena</b><br>Chief Information and Digital Officer | <ul style="list-style-type: none"> <li>U GRO Capital Ltd</li> <li>AU Small Finance Bank</li> <li>Max Life Insurance</li> </ul> |  <b>Rajesh Rao (Resigned)</b><br>Chief Operating Officer                      | <ul style="list-style-type: none"> <li>Export Import Bank of India</li> <li>Infosys BPO Ltd.</li> <li>Mphasis</li> </ul> |
|  <b>Lakshmi R N</b><br>Company Secretary and Compliance Officer        | <ul style="list-style-type: none"> <li>ING Vysya Bank</li> <li>Firstapex Software Technologies Pvt Ltd</li> <li>Kirloskar Multimedia</li> </ul> |  <b>Chitra Menon</b><br>Chief Compliance Officer                    | <ul style="list-style-type: none"> <li>ICICI Bank Ltd</li> <li>HDFC Bank</li> </ul>  |  <b>Mahalingam Ramachandran</b><br>Head of Internal Audit                    | <ul style="list-style-type: none"> <li>HDFC Bank Ltd.</li> </ul>   |
|  <b>Rincoo Ji Vachha</b><br>Head - Affordable and Micro Housing Loans | <ul style="list-style-type: none"> <li>ICICI Bank</li> <li>CRISIL Ltd</li> </ul>  |  <b>Gopal Tripathi</b><br>Head of Treasury and Capital Markets     | <ul style="list-style-type: none"> <li>State Bank of India</li> <li>HDFC Bank Ltd.</li> <li>Bank of India</li> </ul>           |   |  |

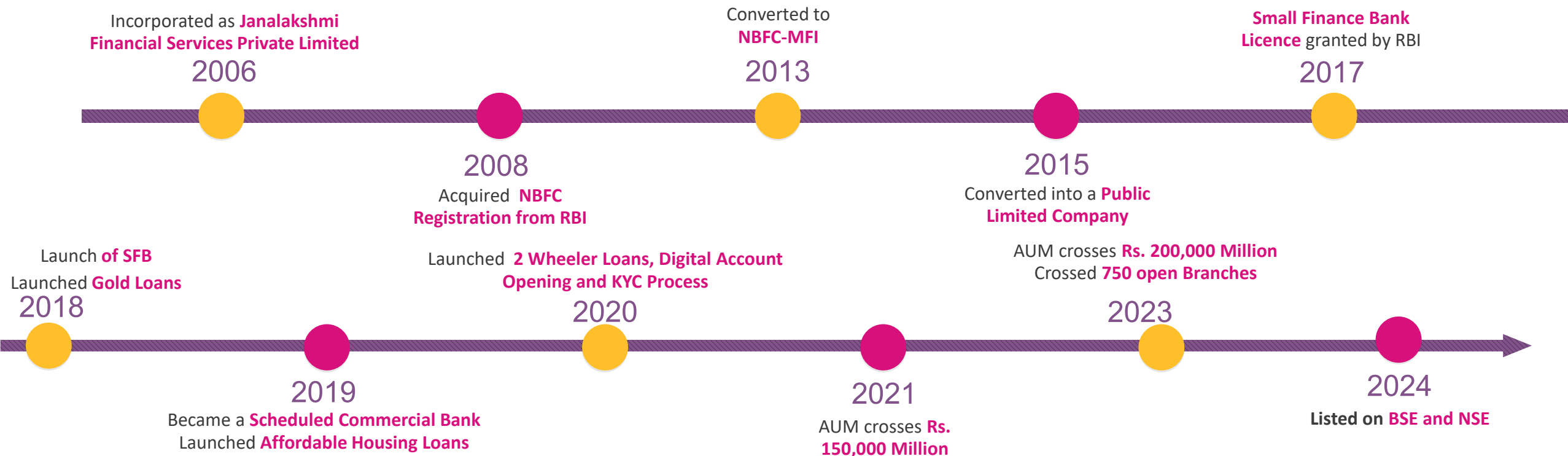


# Our Journey - Bank History, Key Milestones & Achievements

## Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

|   |   |  |   |  |  |   |   |
|---|---|--|---|--|--|---|---|
| 4th largest Small Finance Bank in India in terms of AUM and deposit size as at September 30, 2023 | Serving <b>underbanked and underserved</b> customers for over <b>16 years</b> | Focusing on a <b>customer centric</b> approach to make Jana a ' <b>one stop shop</b> ' for customers | Focus on <b>diversifying</b> advances by accelerating the <b>secured loans book</b> | Focused on <b>MSME and Supply chain</b> with a secured/end use mindset | <b>Strong technology base</b> with increasing digitization at the core | Access to <b>low-cost diversified retail deposit</b> base | Strong emphasis on <b>good corporate governance</b> |
|---|---|--|---|--|--|---|---|



# Our Strength



# Our Strategies



# CSR led by employees with direct community interaction

### Promoting Education :

- Benches
- Fans
- Computers



### Safe Drinking Water :

Water filter plant/ RO water in schools



### Promoting Health Care :

- Medical Equipment
- Wheel Chairs
- Vehicle for drug transportation
- Medicine supply to poor



40 CSR  
Projects  
13 states

### Other CSR:

- Dog Ambulance
- Auto Tipper for garbage collection
- Chennai Flood relief – Food Packet



### Livelihood Enhancement Projects :

- Smart Vision Glass for blind
- Blue asbestos sheets for fisherman
- Vehicle for food delivery



### Poverty & malnutrition :

Akshya Patra – Food to Children





# Excellence being recognized



**National Best Employer & Dream company to work For**  
By World HRD Congress



**Best Data Quality Award**  
By TransUnion CIBIL



**Best Fintech & DPI Adoption**  
By IBA (Indian Banking Association)



**Regional Winners: Asia**  
By IBS Intelligence



# Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

# Thank You

# Abbreviations

| Abbreviation | Expansion                            | Abbreviation | Expansion                                       |
|--------------|--------------------------------------|--------------|---|
| CASA         | Current Account and Savings Account  | AUM          | Assets Under Management                         |
| CRAR         | Capital-to-Risk Weighted Asset Ratio | NBFC         | Non-Banking Financial Company                   |
| GNPA         | Gross Non-Performing Assets          | MFI          | Micro Finance institution                       |
| NNPA         | Net Non-Performing Assets            | FD           | Fixed Deposits                                  |
| PCR          | Provisional Coverage Ratio           | UPI          | Unified Payments Interface                      |
| RoE          | Return on Equity                     | API          | Application Programming Interface               |
| RoA          | Return on Assets                     | NII          | Net Interest Income                             |
| NIM          | Net Interest Margin                  | SFB          | Small Finance Bank                              |
| MSME         | Micro, small and medium enterprises  | AEPS         | Aadhaar Enabled Payment System                  |
| KYC          | Know Your Customer                   | LAP          | Loan Against Property                           |
| NACH         | National Automated Clearing House    | OEM          | Original Equipment Manufacturer                 |
| BC           | Business Correspondents              | ML           | Machine Learning                                |
| LTV          | Loan to Value                        | TASC         | Trusts, associations, societies, clubs and NGOs |
| AML          | Anti Money Laundering                | ALCO         | Asset liability management committee            |
| YoY          | Year-on-year                         | CAGR         | Compounded Annual Growth Rate                   |

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