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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 December 31, 2025 and year to date from April 1, 2025 to December 31, 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 December 31, 2025, including leverage ratio under Basel II Capital Regulations which would be disclosed on the Bank's website and in respect of which a link has been provided in Note 7 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

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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
Vishwesh
Warty

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per Sarvesh Warty
Partner
Membership Number: 121411
UDIN: 26121411WIDETR9162
Place of Signature: Mumbai
Date: February 06, 2026

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

JANAK A
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per Janak Mehta
Partner
Membership Number: 116976
UDIN: 26116976GKIVUY5286
Place of Signature: Mumbai
Date: February 06, 2026

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 NINE MONTHS ENDED DECEMBER 31, 2025

(₹ in 000s)

| Sr. | Particulars | Quarter ended | | | Nine months ended | | Year ended |
|-----|--|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | | 31.12.2025 | 30.09.2025 | 31.12.2024 | 31.12.2025 | 31.12.2024 | 31.03.2025 |
| | | Unaudited | Unaudited | Unaudited | Unaudited | Unaudited | Audited |
| 1 | Interest earned (a)+(b)+(c)+(d) | 1,38,41,269 | 1,30,47,825 | 1,17,74,124 | 3,94,09,630 | 3,51,05,147 | 4,70,97,939 |
| | a) Interest/discount on advances/bills | 1,23,23,050 | 1,17,50,868 | 1,07,31,523 | 3,52,81,208 | 3,17,90,628 | 4,26,84,063 |
| | b) Income on investments | 13,35,473 | 11,58,568 | 8,83,564 | 36,15,517 | 29,13,515 | 37,72,554 |
| | c) Interest on balances with Reserve Bank of India and other inter bank funds | 73,302 | 1,38,315 | 1,58,975 | 3,87,781 | 4,00,807 | 6,25,515 |
| | d) Others | 1,09,444 | 74 | 62 | 1,25,124 | 197 | 15,807 |
| 2 | Other Income | 24,47,324 | 24,74,666 | 17,74,035 | 75,62,958 | 54,19,769 | 77,58,610 |
| 3 | Total Income (1)+(2) | 1,62,88,593 | 1,55,22,491 | 1,35,48,159 | 4,69,72,588 | 4,05,24,916 | 5,48,56,549 |
| 4 | Interest Expended | 70,93,588 | 68,63,141 | 58,48,255 | 2,05,07,348 | 1,71,42,772 | 2,31,66,562 |
| 5 | Operating Expenses (i)+(ii) | 63,29,671 | 58,69,749 | 49,09,010 | 1,78,28,916 | 1,40,46,962 | 1,94,26,279 |
| | i) Employee cost | 36,96,574 | 35,55,410 | 30,94,326 | 1,07,61,936 | 88,32,180 | 1,21,04,164 |
| | ii) Other operating expenses | 26,33,097 | 23,14,339 | 18,14,684 | 70,66,980 | 52,14,782 | 73,22,115 |
| 6 | Total Expenditure (4)+(5) (excluding Provision and Contingencies) | 1,34,23,259 | 1,27,32,890 | 1,07,57,265 | 3,83,36,264 | 3,11,89,734 | 4,25,92,841 |
| 7 | Operating profit before provision and contingencies (3)-(6) | 28,65,334 | 27,89,601 | 27,90,894 | 86,36,324 | 93,35,182 | 1,22,63,708 |
| 8 | Provisions (other than tax) and contingencies | 27,68,392 | 20,39,694 | 17,37,535 | 67,70,225 | 57,96,787 | 75,26,928 |
| 9 | Exceptional items | - | - | - | - | - | - |
| 10 | Profit from Ordinary Activities before tax (7)-(8)-(9) | 96,942 | 7,49,907 | 10,53,359 | 18,66,099 | 35,38,395 | 47,36,780 |
| 11 | Tax Expenses/(Credit) | - | - | (53,242) | - | (2,41,007) | (2,77,407) |
| 12 | Net profit from Ordinary Activities after tax (10)-(11) | 96,942 | 7,49,907 | 11,06,601 | 18,66,099 | 37,79,402 | 50,14,187 |
| 13 | Extraordinary items (net of tax expenses) | - | - | - | - | - | - |
| 14 | Net profit for the period (12)-(13) | 96,942 | 7,49,907 | 11,06,601 | 18,66,099 | 37,79,402 | 50,14,187 |
| 15 | Paid up Equity share capital (Face value of 10/- each) | 10,52,737 | 10,52,371 | 10,47,423 | 10,52,737 | 10,47,423 | 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 | 19.17% | 19.72% | 18.39% | 19.17% | 18.39% | 20.68% |
| | (iii) Earnings per share (face value of ₹10/- each)(before and after extraordinary items, net of tax expenses) | | | | | | |
| | Basic EPS (₹) * | 0.92 | 7.13 | 10.57 | 17.74 | 36.13 | 47.89 |
| | Diluted EPS (₹) * | 0.92 | 7.09 | 10.49 | 17.66 | 35.84 | 47.67 |
| | (iv) NPA Ratios | | | | | | |
| | (a) Gross NPAs | 82,91,679 | 87,13,037 | 75,78,151 | 82,91,679 | 75,78,151 | 74,96,021 |
| | (b) Net NPAs | 29,48,463 | 28,08,108 | 25,05,116 | 29,48,463 | 25,05,116 | 25,41,850 |
| | (c) % of Gross NPAs to Gross Advances | 2.59% | 2.87% | 2.80% | 2.59% | 2.80% | 2.71% |
| | (d) % of Net NPAs to Net Advances | 0.94% | 0.94% | 0.94% | 0.94% | 0.94% | 0.94% |
| | (v) Return on assets (annualised) | 0.09% | 0.74% | 1.30% | 0.62% | 1.52% | 1.49% |
| | (vi) Net worth# | 4,03,61,931 | 4,02,85,257 | 3,73,60,643 | 4,03,61,931 | 3,73,60,643 | 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 ^ | 0.87 | 0.89 | 1.00 | 0.87 | 1.00 | 0.95 |
| | (x) Total debts to total assets^ | 8.66% | 9.03% | 11.33% | 8.66% | 11.33% | 10.05% |

* Figures for the quarter and nine months 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 nine months ended December 31, 2025

(₹ in 000s)

| Particulars | Quarter ended | | | Nine months ended | | Year ended |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | 31.12.2025 | 30.09.2025 | 31.12.2024 | 31.12.2025 | 31.12.2024 | 31.03.2025 |
| | Unaudited | Unaudited | Unaudited | Unaudited | Unaudited | Audited |
| Segment Revenue: | | | | | | |
| Treasury | 37,09,409 | 35,03,102 | 33,29,138 | 1,12,69,249 | 1,09,61,768 | 1,36,12,931 |
| Corporate/Wholesale Banking | 10,50,941 | 9,70,678 | 8,68,067 | 28,87,823 | 22,38,886 | 31,26,061 |
| Retail Banking | 2,13,99,796 | 2,06,50,961 | 1,75,32,042 | 6,13,57,495 | 5,08,96,244 | 7,00,45,132 |
| (i) Digital Banking Units | 12,114 | 11,016 | 10,837 | 34,349 | 33,709 | 45,024 |
| (ii) Other Retail Units | 2,13,87,682 | 2,06,39,945 | 1,75,21,205 | 6,13,23,146 | 5,08,62,535 | 7,00,00,108 |
| Other Banking operations | 1,87,648 | 2,44,584 | 2,47,800 | 9,27,501 | 9,84,584 | 12,99,992 |
| Unallocated | 1,09,398 | - | - | 1,24,952 | - | - |
| Total Revenue | 2,64,57,192 | 2,53,69,325 | 2,19,77,047 | 7,65,67,020 | 6,50,81,482 | 8,80,84,116 |
| Less: Inter Segment Revenue | (1,01,68,599) | (98,46,834) | (84,28,888) | (2,95,94,432) | (2,45,56,566) | (3,32,27,567) |
| Income from Operations | 1,62,88,593 | 1,55,22,491 | 1,35,48,159 | 4,69,72,588 | 4,05,24,916 | 5,48,56,549 |
| Segment Results (net of provisions) | | | | | | |
| Treasury | 3,63,547 | 1,53,366 | 6,06,955 | 12,59,538 | 22,88,080 | 18,78,960 |
| Corporate/Wholesale Banking | 57,016 | 7,931 | (23,404) | 89,113 | 31,148 | 51,645 |
| Retail Banking | (6,20,666) | 3,44,024 | 2,22,006 | (5,35,006) | 2,34,582 | 15,06,182 |
| (i) Digital Banking Units | 4,128 | 2,706 | 4,114 | 10,559 | 14,179 | 18,633 |
| (ii) Other Retail Units | (6,24,794) | 3,41,318 | 2,17,892 | (5,45,565) | 2,20,403 | 14,87,549 |
| Other Banking operations | 1,87,647 | 2,44,586 | 2,47,802 | 9,27,502 | 9,84,585 | 12,99,993 |
| Unallocated | 1,09,398 | - | - | 1,24,952 | - | - |
| Profit before tax | 96,942 | 7,49,907 | 10,53,359 | 18,66,099 | 35,38,395 | 47,36,780 |
| Segment Assets | | | | | | |
| Treasury | 10,77,55,726 | 11,41,80,707 | 7,68,31,992 | 10,77,55,726 | 7,68,31,992 | 10,43,72,290 |
| Corporate/Wholesale Banking | 4,24,65,366 | 4,29,84,861 | 4,05,23,871 | 4,24,65,366 | 4,05,23,871 | 3,90,87,976 |
| Retail Banking | 27,83,68,709 | 26,03,49,158 | 22,90,44,748 | 27,83,68,709 | 22,90,44,748 | 23,71,95,954 |
| (i) Digital Banking Units | 1,76,815 | 1,61,602 | 5,849 | 1,76,815 | 5,849 | 1,58,779 |
| (ii) Other Retail Units | 27,81,91,894 | 26,01,87,556 | 22,90,38,899 | 27,81,91,894 | 22,90,38,899 | 23,70,37,175 |
| Other Banking operations | 1,94,122 | 1,48,467 | 13,534 | 1,94,122 | 13,534 | 70,838 |
| Unallocated | 44,38,804 | 42,15,786 | 41,00,306 | 44,38,804 | 41,00,306 | 39,09,107 |
| Total | 43,32,22,727 | 42,18,78,979 | 35,05,14,451 | 43,32,22,727 | 35,05,14,451 | 38,46,36,165 |
| Segment Liabilities (a) | | | | | | |
| Treasury | 3,92,13,736 | 3,94,26,675 | 4,12,56,039 | 3,92,13,736 | 4,12,56,039 | 4,01,82,171 |
| Corporate/Wholesale Banking | 1,69,418 | 1,71,450 | 1,60,726 | 1,69,418 | 1,60,726 | 1,55,634 |
| Retail banking | 35,03,24,155 | 33,88,32,391 | 26,88,67,589 | 35,03,24,155 | 26,88,67,589 | 30,25,57,136 |
| (i) Digital Banking Units | 84,744 | 79,359 | 77,393 | 84,744 | 77,393 | 93,820 |
| (ii) Other Retail Units | 35,02,39,411 | 33,87,53,032 | 26,87,90,196 | 35,02,39,411 | 26,87,90,196 | 30,24,63,316 |
| Other banking operations | 39,479 | 37,381 | 59,093 | 39,479 | 59,093 | 42,734 |
| Unallocated | 2,18,560 | 2,66,358 | 3,48,942 | 2,18,560 | 3,48,942 | 5,15,033 |
| Total | 38,99,65,348 | 37,87,34,255 | 31,06,92,389 | 38,99,65,348 | 31,06,92,389 | 34,34,52,708 |
| Capital employed (b) | 4,32,57,379 | 4,31,44,724 | 3,98,22,062 | 4,32,57,379 | 3,98,22,062 | 4,11,83,457 |
| Total (a + b) | 43,32,22,727 | 42,18,78,979 | 35,05,14,451 | 43,32,22,727 | 35,05,14,451 | 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.

Notes:

1 The above financial results for the quarter and nine months ended December 31, 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 February 6, 2026. The above financial results for the quarter and nine months ended December 31, 2025, have been reviewed by the joint statutory auditors, S.R. Batliboi & Associates LLP, Chartered Accountants and Batliboi & Purohit, Chartered Accountants.

2 The Bank has applied its significant accounting policies in the preparation of these financial results for the quarter and nine months ended December 31, 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 ₹ 54.04 crores and PSLC expense of ₹ 14.31 crores during the nine months ended and has unamortised PSLC income of ₹ 18.01 crores and PSLC expense of ₹ 6.84 crores as on December 31, 2025; accordingly the net profit for the quarter ended is higher by ₹ 11.17 crores and for the nine months ended is lower by ₹ 11.17 crores, therefore the amounts for the corresponding period of the previous year are not comparable.

3 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.

4 During the quarter and nine months ended December 31, 2025, the Bank has allotted 36,573 and 2,17,167 shares respectively pursuant to exercise of stock options under Employee Stock Option Scheme.

5 Details of loans not in default and stressed loans (NPA and SMA accounts) acquired and transferred during the quarter ended December 31, 2025 as per 'Reserve Bank of India (Small Finance Banks - Financial Statements : Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter, are given below:

a) The Bank has purchased loans not in default during the quarter ended December 31, 2025.

(i) Details of loans not in default acquired under assignment during the quarter ended December 31, 2025

| Particulars | Loans acquired |
|---|----------------|
| Mode of Transfer | Assignment |
| Aggregate principal outstanding of loans acquired (on the date of transfer) (₹ in crores) | 184.87 |
| Weighted average residual maturity (Years) | 0.94 |
| 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 December 31, 2025

b) Details of Special Mention Account (SMA) transferred during the quarter ended December 31, 2025

| Particulars | To ARCs |
|--|---------|
| Number of accounts | 13,759 |
| Aggregate principal outstanding of loans transferred (on the date of transfer) (₹ in crores) | 35.48 |
| Weighted average residual tenor of the loans transferred (Years) | 0.89 |
| Net book value of the loans transferred (at the time of transfer) (₹ in crores) | 27.32 |
| Aggregate consideration (₹ in crores) | 27.97 |
| Additional consideration realized in respect of accounts transferred in earlier years | - |

c) Details of Non-Performing Assets transferred during quarter ended December 31, 2025.

| Particulars | To ARCs |
|--|---------|
| Number of accounts | 82,656 |
| Aggregate principal outstanding of loans transferred (on the date of transfer) (₹ in crores) | 369.85 |
| Weighted average residual tenor of the loans transferred (Years) | 4.82 |
| Net book value of the loans transferred (at the time of transfer) (₹ in crores) | 180.19 |
| Aggregate consideration (₹ in crores) | 193.07 |
| Additional consideration realized in respect of accounts transferred in earlier years | - |

d) Details of ratings of Security Receipts (SRs) outstanding as on December 31, 2025 are given below

| (₹ in crores) | | | |
|-----------------------------|---------------|-----------------|--------------------------------|
| Rating | Rating Agency | Recovery Rating | Gross value of outstanding SRs |
| RR1+ | Infometrics | More than 150% | 170.84 |
| RR1 | Infometrics | 100% to 150% | 117.25 |
| RR1 | ICRA | 100% to 150% | 40.00 |
| RR1 | Brickwork | 100% to 150% | 417.60 |
| RR2 | Crisil rating | 75% to 100% | 24.26 |
| In process of getting rated | | | 567.12 |
| Total | | | 1,337.07 |

e) The Bank has not acquired any stressed loan.

6 Other income includes fees earned from customer services, income from the sale of priority sector lending certificates, profit on the sale of investments (net), Income from ARCs (net), commission income from non fund based banking activities, and recoveries from written off accounts, etc.

- 7 The Capital adequacy ratio ("CAR") is computed in accordance with the RBI Master Direction DOR.CAP.REC.101/21-01-002/2025-26 dated November 28, 2025 and the CAR for the corresponding, previous period is computed on the basis of the applicable RBI guideline on the relevant reporting dates. 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.
- 8 Consolidation of financial statements is not applicable as the Bank does not have any subsidiary/associate/joint venture company(ies), as on December 31, 2025.
- 9 On November 21, 2025, the Government of India notified four Labour Codes, the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020, collectively referred to as the 'New Labour Codes', consolidating 29 existing labour laws. The Ministry of Labour & Employment has published draft Central Rules and FAQs on December 30, 2025, to facilitate assessment of the financial impact arising from these regulatory changes. Accordingly, the Bank has recognised an estimated incremental impact of ₹ 11.89 crores under 'Employees cost' in the Profit and Loss Account during the quarter and nine months ended December 31, 2025, considering best information available. The Bank continues to monitor the finalisation of Central and State Rules and clarifications from the Government on the New Labour Codes and would provide appropriate accounting effect on the basis of such developments, as needed.
- 10 The bank does not have any exposure to Project Finance, hence the disclosure as per 'Reserve Bank of India (Small Finance Banks - Financial Statements: Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter, on Project Finance is not applicable for the quarter ended December 31, 2025.
- 11 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
CHAMANLAL
KANWAL**

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Ajay Kanwal

Managing Director & Chief Executive Officer

Bengaluru, February 6, 2026