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

**To
The Board of Directors of
Jana Small Finance Bank Limited**

Report on the audit of the Financial Results

Opinion

We have jointly audited the accompanying financial results of Jana Small Finance Bank Limited (the "Bank") for the quarter ended March 31, 2026 and for the year ended March 31, 2026 ("Statement"), attached herewith, being submitted by the Bank pursuant to the requirement 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 under Basel II Capital Regulations as at March 31, 2026, including leverage ratio, liquidity coverage ratio and Net Stable Funding Ratio 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 audited by us.

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards prescribed under section 133 of the Companies Act, 2013 ("the Act"), 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, of the net profit and other financial information of the Bank for the quarter ended March 31, 2026 and for the year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.



Management's Responsibilities for the Financial Results

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Bank are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit of the Bank and other financial information in accordance with the recognition and measurement principles laid down in applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

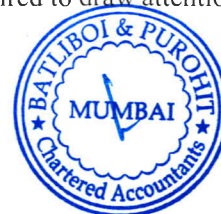
The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our



auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The Statement includes the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2026 and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subjected to a limited review by us, as required under the Listing Regulations.

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

Sarvesh Warty.

per Sarvesh Warty
Partner
Membership Number: 121411
UDIN: 26121411LCGPMW8562
Place of Signature: Bengaluru
Date: April 29, 2026



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

Janak Mehta.

per Janak Mehta
Partner
Membership Number: 116976
UDIN: 26116976CVKQMN4349
Place of Signature: Bengaluru
Date: April 29, 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 AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

(₹ in 000s)

Sr. No.	Particulars	Quarter ended			Year ended	Year ended
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		Audited (Refer Note 12)	Unaudited	Audited (Refer Note 12)	Audited	Audited
1	Interest earned (a)+(b)+(c)+(d)	1,44,45,908	1,37,35,331	1,18,38,453	5,35,28,650	4,67,13,094
	a) Interest/discount on advances/bills	1,30,84,818	1,22,17,112	1,07,39,096	4,80,39,138	4,22,99,218
	b) Income on investments	12,90,725	13,35,473	8,59,039	49,06,242	37,72,554
	c) Interest on balances with Reserve Bank of India and other inter bank funds	70,324	73,302	2,24,708	4,58,105	6,25,515
	d) Others	41	1,09,444	15,610	1,25,165	15,807
2	Other Income	26,56,033	24,47,324	23,38,841	1,02,18,991	77,58,610
3	Total Income (1)+(2)	1,71,01,941	1,61,82,655	1,41,77,294	6,37,47,641	5,44,71,704
4	Interest Expended	70,90,083	70,93,588	60,23,790	2,75,97,431	2,31,66,562
5	Operating Expenses (i)+(ii)	66,64,652	63,29,671	53,79,317	2,44,93,568	1,94,26,279
	i) Employee cost	38,40,231	36,96,574	32,71,984	1,46,02,167	1,21,04,164
	ii) Other operating expenses	28,24,421	26,33,097	21,07,333	98,91,401	73,22,115
6	Total Expenditure (4)+(5) (excluding Provision and Contingencies)	1,37,54,735	1,34,23,259	1,14,03,107	5,20,90,999	4,25,92,841
7	Operating profit before provision and contingencies (3)-(6)	33,47,206	27,59,396	27,74,187	1,16,56,642	1,18,78,863
8	Provisions (other than tax) and contingencies	19,49,023	26,62,454	15,75,802	83,92,360	71,42,083
9	Exceptional items	-	-	-	-	-
10	Profit from Ordinary Activities before tax (7)-(8)-(9)	13,98,183	96,942	11,98,385	32,64,282	47,36,780
11	Tax Expenses/(Credit)	-	-	(36,400)	-	(2,77,407)
12	Net profit from Ordinary Activities after tax (10)-(11)	13,98,183	96,942	12,34,785	32,64,282	50,14,187
13	Extraordinary items (net of tax expenses)	-	-	-	-	-
14	Net profit for the period (12)-(13)	13,98,183	96,942	12,34,785	32,64,282	50,14,187
15	Paid up Equity share capital (Face value of 10/- each)	10,53,246	10,52,737	10,50,565	10,53,246	10,50,565
16	Reserves excluding revaluation reserves	-	-	-	4,32,82,493	3,98,65,467
17	Analytical ratio and other disclosure:					
	(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil
	(ii) Capital Adequacy Ratio - Basel II	19.38%	19.17%	20.68%	19.38%	20.68%
	(iii) Earnings per share (face value of ₹10/- each)(before and after extraordinary items, net of tax expenses)					
	Basic EPS (₹) *	13.28	0.92	11.76	31.02	47.89
	Diluted EPS (₹) *	13.23	0.92	11.71	30.92	47.67
	(iv) NPA Ratios					
	(a) Gross NPAs	84,69,474	82,91,679	74,96,021	84,69,474	74,96,021
	(b) Net NPAs	31,25,440	29,48,463	25,41,850	31,25,440	25,41,850
	(c) % of Gross NPAs to Gross Advances	2.46%	2.59%	2.71%	2.46%	2.71%
	(d) % of Net NPAs to Net Advances	0.92%	0.94%	0.94%	0.92%	0.94%
	(v) Return on assets (annualized)	1.26%	0.09%	1.40%	0.79%	1.49%
	(vi) Net worth#	4,21,55,009	4,03,61,931	3,87,43,078	4,21,55,009	3,87,43,078
	(vii) Outstanding redeemable preference shares	-	-	-	-	-
	(viii) Capital redemption reserve/ Debenture redemption reserve	2	2	2	2	2
	(ix) Debt-equity ratio ^	1.24	0.87	0.95	1.24	0.95
	(x) Total debts to total assets^	11.58%	8.66%	10.05%	11.58%	10.05%

* Figures for the quarter 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 year ended March 31, 2026

Particulars	Quarter ended			Year ended	Year ended
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Audited (Refer Note 12)	Unaudited	Audited (Refer Note 12)	Audited	Audited
(₹ in 000s)					
Segment Revenue:					
Treasury	37,92,124	37,09,409	33,13,490	1,50,61,373	1,36,12,931
Corporate/Wholesale Banking	10,08,974	10,50,941	8,87,175	38,96,797	31,26,061
Retail Banking	2,20,38,237	2,12,93,858	1,83,32,222	8,30,68,844	6,96,60,287
(i) Digital Banking Units	15,014	12,114	11,315	49,363	45,024
(ii) Other Retail Units	2,20,23,223	2,12,81,744	1,83,20,907	8,30,19,481	6,96,15,263
Other Banking operations	2,18,382	1,87,648	3,15,408	11,45,883	12,99,992
Unallocated	-	1,09,398	-	1,24,952	-
Total Revenue	2,70,57,717	2,63,51,254	2,28,48,295	10,32,97,849	8,76,99,271
Less: Inter Segment Revenue	(99,55,776)	(1,01,68,599)	(86,71,001)	(3,95,50,208)	(3,32,27,567)
Income from Operations	1,71,01,941	1,61,82,655	1,41,77,294	6,37,47,641	5,44,71,704
Segment Results (net of provisions)					
Treasury	3,30,228	3,63,547	2,53,207	15,89,766	18,78,960
Corporate/Wholesale Banking	93,972	57,016	20,497	1,83,085	51,645
Retail Banking	7,55,601	(6,20,666)	6,09,273	2,20,595	15,06,182
(i) Digital Banking Units	6,680	4,128	4,454	17,239	18,633
(ii) Other Retail Units	7,48,921	(6,24,794)	6,04,819	2,03,356	14,87,549
Other Banking operations	2,18,382	1,87,647	3,15,408	11,45,884	12,99,993
Unallocated	-	1,09,398	-	1,24,952	-
Profit before tax	13,98,183	96,942	11,98,385	32,64,282	47,36,780
Segment Assets					
Treasury	12,50,25,488	10,77,55,726	10,43,72,290	12,50,25,488	10,43,72,290
Corporate/Wholesale Banking	4,43,08,400	4,24,65,366	3,90,87,976	4,43,08,400	3,90,87,976
Retail Banking	30,07,11,850	27,84,17,975	23,72,28,762	30,07,11,850	23,72,28,762
(i) Digital Banking Units	2,15,944	1,76,815	1,58,779	2,15,944	1,58,779
(ii) Other Retail Units	30,04,95,906	27,82,41,160	23,70,69,983	30,04,95,906	23,70,69,983
Other Banking operations	1,04,954	1,94,122	70,838	1,04,954	70,838
Unallocated	43,26,577	44,38,804	39,09,107	43,26,577	39,09,107
Total	47,44,77,269	43,32,71,993	38,46,68,973	47,44,77,269	38,46,68,973
Segment Liabilities (a)					
Treasury	5,66,15,381	3,92,13,736	4,01,82,171	5,66,15,381	4,01,82,171
Corporate/Wholesale Banking	1,76,744	1,69,418	1,55,634	1,76,744	1,55,634
Retail banking	37,24,81,433	35,03,73,421	30,25,89,944	37,24,81,433	30,25,89,944
(i) Digital Banking Units	1,11,253	84,744	93,820	1,11,253	93,820
(ii) Other Retail Units	37,23,70,180	35,02,88,677	30,24,96,124	37,23,70,180	30,24,96,124
Other banking operations	44,076	39,479	42,734	44,076	42,734
Unallocated	4,57,564	2,18,560	5,15,033	4,57,564	5,15,033
Total	42,97,75,198	39,00,14,614	34,34,85,516	42,97,75,198	34,34,85,516
Capital employed (b)	4,47,02,071	4,32,57,379	4,11,83,457	4,47,02,071	4,11,83,457
Total (a + b)	47,44,77,269	43,32,71,993	38,46,68,973	47,44,77,269	38,46,68,973

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 unallocated. 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 March 31, 2026

Particulars	(₹ in 000s)	
	As at 31.03.2026	As at 31.03.2025
	Audited	Audited
CAPITAL AND LIABILITIES		
Capital	10,53,246	10,50,565
Employee stock option outstanding	3,66,332	2,67,425
Reserves and surplus	4,32,82,493	3,98,65,467
Deposits	35,78,44,891	29,11,97,813
Borrowings	5,49,67,618	3,86,68,171
Other liabilities and provisions	1,69,62,689	1,36,19,532
TOTAL	47,44,77,269	38,46,68,973
ASSETS		
Cash and balances with Reserve Bank of India	2,49,21,665	2,81,60,598
Balance with banks and money at call and short notice	6,60,144	1,64,32,603
Investments	9,81,19,956	5,94,45,806
Advances	33,82,76,851	27,15,54,759
Fixed assets	19,86,883	15,31,772
Other assets	1,05,11,770	75,43,435
TOTAL	47,44,77,269	38,46,68,973

Cash flow statement for the year ended March 31, 2026

Particulars	(₹ in 000s)	
	Year ended 31.03.2026	Year ended 31.03.2025
	Audited	Audited
A. Cash flow from operating activities		
Net profit before taxes	32,64,282	47,36,780
Adjustments for:		
Depreciation on fixed assets	7,54,376	6,05,600
Loss on sale of fixed assets	4,644	3,037
Employee stock option expenses	1,48,361	2,41,571
Provision for non performing assets	25,25,847	30,07,568
Provision for investments	22,09,305	9,38,264
Bad debts written off	34,44,088	31,38,644
Provision for standard assets (including standard restructured accounts)	2,04,131	53,372
Amortisation of premium / (discount) on investments	2,21,903	44,071
Operating profit before working capital changes (i)	1,27,76,937	1,27,68,907
Movement in working capital		
(Increase)/Decrease in investments (other than HTM Investments)	(9,92,915)	94,59,183
(Increase)/Decrease in advances	(7,26,92,027)	(4,65,88,232)
Increase/(Decrease) in deposits	6,66,47,078	6,54,85,325
(Increase)/Decrease in other assets	(28,82,204)	(4,15,890)
(Increase)/Decrease in fixed deposits	26,669	1,41,550
Increase/(Decrease) in other liabilities and provisions	31,39,028	54,183
Net change in working capital (ii)	(67,54,371)	2,81,36,119
Direct taxes (paid)/refund (iii)	(86,131)	(1,72,516)
Net cash flow from operating activities (i)+(ii)+(iii) (A)	59,36,435	4,07,32,510
B. Cash flow used in investing activities		
Purchase of fixed assets	(12,21,541)	(7,33,540)
Proceeds from sale of fixed assets	7,410	9,041
(Increase)/Decrease of held-to-maturity securities	(4,01,12,443)	(24,85,732)
Net cash flow from/(used in) investing activities (B)	(4,13,26,574)	(32,10,231)
C. Cash flow from financing activities		
Proceeds from issue of equity shares	2,681	4,662
Proceeds from issue of compulsorily convertible preference shares	-	-
Securities premium received (net of issue expenses)	1,03,288	1,27,355
Repayment of long term borrowings	(1,75,90,553)	(2,84,16,420)
Proceeds from long term borrowings	2,93,00,000	1,00,50,000
(Decrease) / Increase in short term borrowings	45,90,000	49,20,000
Net cash flow from/(used in) financing activities (C)	1,64,05,416	(1,33,14,403)
Net increase/(decrease) in cash and cash equivalents (A)+(B)+(C)	(1,89,84,723)	2,42,07,876
Cash and cash equivalents as at beginning of the year/period	4,44,78,220	2,02,70,344
Cash and cash equivalents as at end of the period/year/period*	2,54,93,497	4,44,78,220

* Cash and cash equivalents excludes lien marked Deposits of ₹ 8.83 crores and ₹11.50 crores respectively as on March 31, 2026 and March 31, 2025.



Notes:

- The above financial results for the quarter and year ended March 31, 2026, 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 April 29, 2026. The above financial results for the quarter and year ended March 31, 2026, have been audited 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 year ended March 31, 2026 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 financial year.

Accordingly, Bank has recognised PSLC income of ₹ 18.01 crores and PSLC expense of ₹ 6.84 crores during this quarter (due to above effect); accordingly the net profit for the quarter ended is higher by ₹ 11.17 crores, therefore the amounts for the corresponding previous quarter is not comparable. However, there is no impact of same on the results for the year.

- 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 year ended March 31, 2026, the Bank has allotted 50,867 and 2,68,034 shares respectively pursuant to exercise of stock options under Employee Stock Option Scheme.
- The disclosure requirements as required by Reserve Bank of India (Small Finance Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 as at March 31, 2026 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 September 30, 2025 (A) **	Of (A), aggregate debt that slipped into NPA during the period ended March 31, 2026	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 March 31, 2026
Personal Loans	9.48	0.71	-	1.19	7.58
Corporate Loans*	-	-	-	-	-
of which, MSMEs	-	-	-	-	-
Others	1.59	0.34	-	0.24	1.01
Total	11.07	1.05	-	1.43	8.59

*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 March 31, 2026 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 March 31, 2026.

(i) Details of loans not in default acquired under assignment during the quarter ended March 31, 2026

Particulars	Loans acquired
Mode of Transfer	Assignment
Aggregate principal outstanding of loans acquired (on the date of transfer) (₹ in crores)	91.13
Weighted average residual maturity (Years)	0.99
Weighted average holding period of the originator (Years)	1.05
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 March 31, 2026

b) Details of Special Mention Account (SMA) transferred during the quarter ended March 31, 2026

Particulars	To ARCs
Number of accounts	4,801
Aggregate principal outstanding of loans transferred (on the date of transfer) (₹ in crores)	29.18
Weighted average residual tenor of the loans transferred (Years)	7.50
Net book value of the loans transferred (at the time of transfer) (₹ in crores)	23.46
Aggregate consideration (₹ in crores)	24.13
Additional consideration realized in respect of accounts transferred in earlier years	-



c) Details of Non-Performing Assets transferred during quarter ended March 31, 2026.

Particulars	To ARCs
Number of accounts	45,972
Aggregate principal outstanding of loans transferred (on the date of transfer) (₹ in crores)	392.26
Weighted average residual tenor of the loans transferred (Years)	6.23
Net book value of the loans transferred (at the time of transfer) (₹ in crores)	177.92
Aggregate consideration (₹ in crores)	189.81
Additional consideration realized in respect of accounts transferred in earlier years	-

d) Details of ratings of Security Receipts (SRs) outstanding as on March 31, 2026 are given below


(₹ in crores)			
Rating	Rating Agency	Recovery Rating	Gross value of outstanding SRs
RR 1+	Infomercs	More than 150%	187.82
RR 1	Infomercs	100% to 150%	85.71
RR 1	Brickwork rating	100% to 150%	735.67
RR 1	ICRA	100% to 150%	30.42
RR2	Infomercs	75% to 100%	59.16
RR2	CRISIL rating	75% to 100%	19.48
RR2	India ratings	75% to 100%	21.80
In process of getting rated			293.03
Total			1,433.09

e) The Bank has not acquired any stressed loan (Non-performing Asset and Special Mention Accounts).

f) The Bank has not entered into any co-lending transaction during the quarter.

- 7 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.
- 8 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 II 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 March 31, 2026.
- 10 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 ended December 31, 2025 and year ended March 31, 2026; 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.
- 11 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 March 31, 2026.
- 12 The figures of the last quarter in each of the financial years are the balancing figures between audited figures in respect of the full financial year and unaudited published year to date figures upto the end of the third quarter of the respective financial years which were subjected to limited review.
- 13 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, April 29, 2026

