

# Jana Small Finance Bank

Q4FY26 Investor Presentation

29<sup>th</sup> April 2026

**Jana Small  
Finance Bank**  
A SCHEDULED COMMERCIAL BANK

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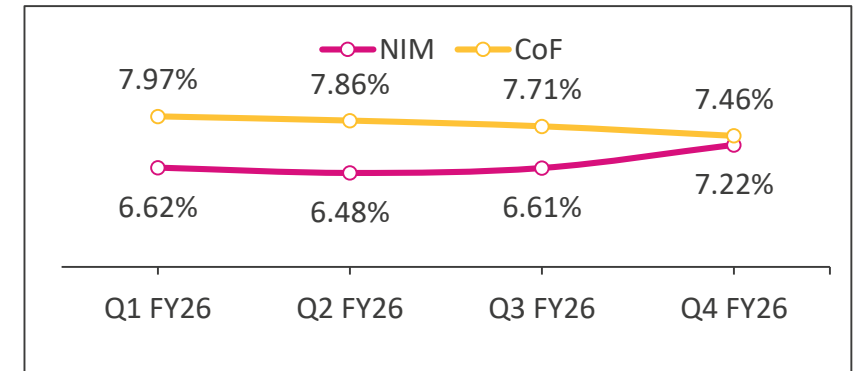
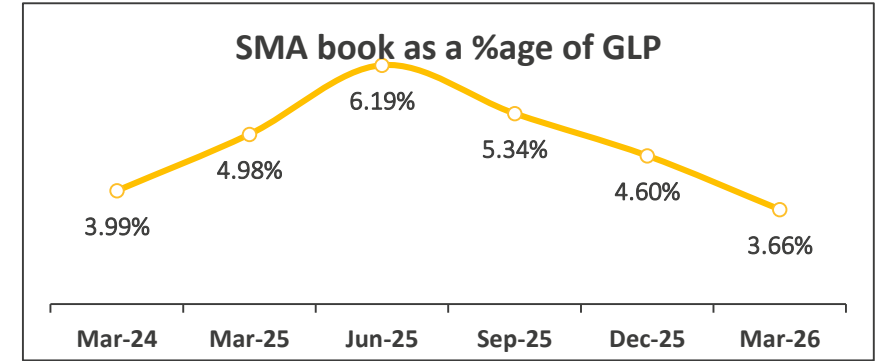
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Totals in some columns/ rows may not agree due to rounding off. Figures for the previous period/ year have been regrouped / restated wherever necessary to conform to current period’s / year’s presentation.

Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates. All figures in this presentation are in INR Crores unless mentioned otherwise.

# PAT at Rs. 140 crs and Net credit cost of Rs. 156 crs in line with guidance

- Overall SMA as on March 2026 (3.7%) is lower than March 2024 (4.0%) when the MFI flows began.
- Slippages for Q4 FY26 is lower by 24% vs Q3 FY26 and lowest in the year
- Net credit cost % down from 0.79% in Q3 FY26 to 0.47% for Q4 FY26 and will sustain
- Assets growth of 23% YoY; Secured assets growth 28%
- Unsecured book under guarantee program is about 77%
- Deposit book grew by 23% YoY with reduction in costs of deposits by ~20bps vs Q3 FY26
- PAT at Rs 140 Crs for Q4 with improving COF and NIM



<sup>1</sup>The data related to Unsecured book mentioned in this slide excludes the Direct assignment purchase of Rs. 284 crs

# Strong Advances and Deposits growth @ 35k crs each; with improved NIMs and reduced CoF

- Deposits and CASA –
  - Total Deposits at Rs. 35,784 crores; growth of 23% in FY26
  - **Cost of Funds at 7.46% for Q4 FY 26** from 8.03% in Q4 FY 25
- Secured Assets –
  - 28% y-o-y growth and 9% QoQ growth; Secured Book @ 72.6%
  - **Highest ever Disbursements of Rs. 5,372 crores in Q4** with 12.5% QoQ growth
- Unsecured Assets –
  - QoQ growth in Portfolio by 10.0%, YoY growth of 8.5%
  - **Highest ever Disbursement of Rs. 2,522 crores in Q4** with 24% QoQ growth;
  - Slippages for Q4 down by 34% vs Q3
- Opex primed for Operating Leverage –
  - Guarantee program cost of Rs. 55 crs for FY 26
  - Higher Disbursements leading higher cost of Rs. 77 crs
  - Investment in new businesses leading higher people costs (ex. Collections, Used Cars..) of Rs. 55 crs
  - New wage code of Rs. 12 crs

<sup>1</sup>The data related to Unsecured book mentioned in this slide excludes the Direct assignment purchase of Rs. 284 crs

# GNPA moderates to 2.33% — lower sequentially and annually

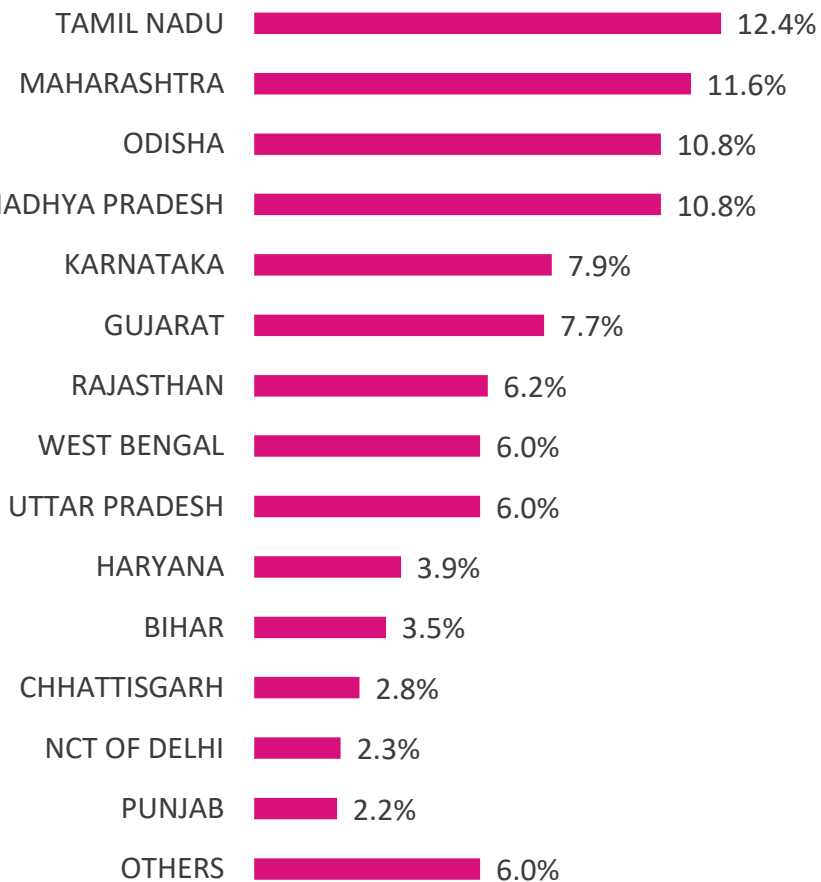
Particulars	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26
<b>Credit Cost</b>	<b>187</b>	<b>191</b>	<b>266</b>	<b>195</b>
Less: Recoveries under Other Income	31	33	25	39
<b>Net Credit Cost</b>	<b>156</b>	<b>158</b>	<b>241</b>	<b>156</b>
<b>Net Credit Cost % of GLP</b>	<b>0.57%</b>	<b>0.55%</b>	<b>0.79%</b>	<b>0.47%</b>

GNPA Movement	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26
Opening GNPA Balance	750	825	871	829
Additions during the period <sup>1</sup>	515	590	438	334
Less: Recoveries & Write offs	440	544	480	316
<b>Closing GNPA Balance</b>	<b>825</b>	<b>871</b>	<b>829</b>	<b>847</b>
GNPA <sup>2</sup>	2.76%	2.75%	2.49%	2.33%
NNPA <sup>2</sup>	0.89%	0.90%	0.90%	0.87%
PCR	68.15%	67.93%	64.44%	63.10%

<sup>1</sup>Additions/Reductions to GNPA presented for the quarter exclude any intra-quarter additions and reductions i.e., Loans which slipped into NPA during the quarter, and which got subsequently upgraded/written off within the same quarter are excluded | <sup>2</sup>Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book and is calculated on Total NPA

# National franchise with strong brand recognition

## 822 Outlets; Presence in 23 States and 2 UTs



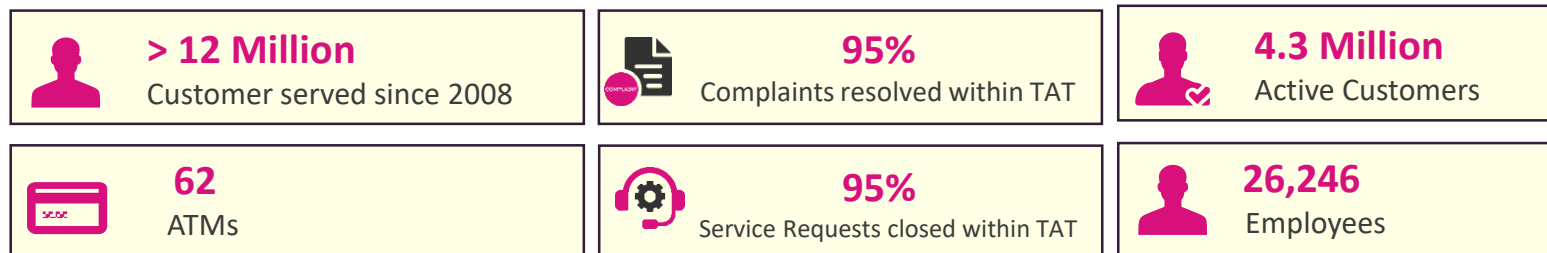
## Expansion plan for FY27<sup>1</sup>

Particulars	FY 26	FY 27 Plan
New Branches	12	8
Split Branches	26	30
Relocations	42	40
<b>Total</b>	<b>80</b>	<b>78</b>

## New Products launch plan



## Key customer and delivery channel metrics



<sup>1</sup>excluding UBR branches and including relocation from existing location to bigger/more affluent location

# Advances growth of ~23% for the year; Secured grows by ~28% y-o-y

- Advances<sup>1</sup> growth of ~23% y-o-y and 9% q-o-q to Rs. 36,289 Crs
- Secured growth of ~28% y-o-y and 9% q-o-q
- Gold - 35% q-o-q, Vehicle Loans 16% q-o-q, MSME 9% q-o-q and Affordable housing 8% q-o-q growth continues to maintain Secured book growth
- Secured book now @ 72.6%
- Unsecured book<sup>2</sup> grows by 10.0% q-o-q and 8.5% y-o-y to Rs. 9,674 Crs
- ~77% of Unsecured book<sup>2</sup> covered under Guarantee program

# Secured loan growth 28% y-o-y, unsecured growth restarted

Category of Advance <sup>1</sup> (As at March 31, 2026)		GLP	Average Ticket Size (Rs. Mn) <sup>2</sup>	Advances <sup>1</sup> Growth y-o-y	Advances <sup>1</sup> Growth q-o-q	GNPA <sup>3</sup>	NNPA <sup>3</sup>	LTV <sup>4</sup>
Secured	Affordable Housing	8,174	1.27	33.2%	8.3%	0.4%	0.3%	52.3%
	Micro LAP	6,305	0.67	9.4%	1.7%	1.1%	0.7%	38.4%
	MSME Loans	5,281	9.42	23.3%	9.3%	1.1%	0.7%	43.4%
	Term Loans To NBFCs	1,935	221.89	18.8%	(9.8%)	0.4%	0.3%	NA
	Vehicle Loans	1,799	0.06	79.6%	15.7%	1.0%	0.8%	NA
	Gold Loans	2,358	0.12	140.7%	34.6%	0.5%	0.4%	54.3%
	Others	478	NM	(43.0%)	115.6%	0.0%	0.0%	NA
	<b>Total Secured Advances</b>	<b>26,332</b>		<b>27.6%</b>	<b>8.6%</b>	<b>0.7%</b>	<b>0.5%</b>	
<b>Unsecured Advances</b>	<b>9,674</b>	<b>0.05</b>	<b>8.5%</b>	<b>10.0%</b>	<b>6.8%</b>	<b>2.0%</b>	<b>NA</b>	
<b>Others including DA</b>	<b>284</b>		<b>NM</b>	<b>1.8%</b>	<b>0.5%</b>	<b>0.4%</b>	<b>NA</b>	

Note: <sup>1</sup>Advances includes IBPC & Securitisation Book | <sup>2</sup> Average Ticket size is based on closing GLP | <sup>3</sup>Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book | <sup>4</sup>LTV is based on POS

# CGMFU / CGTMSE covers 77% of the Unsecured book<sup>1</sup>

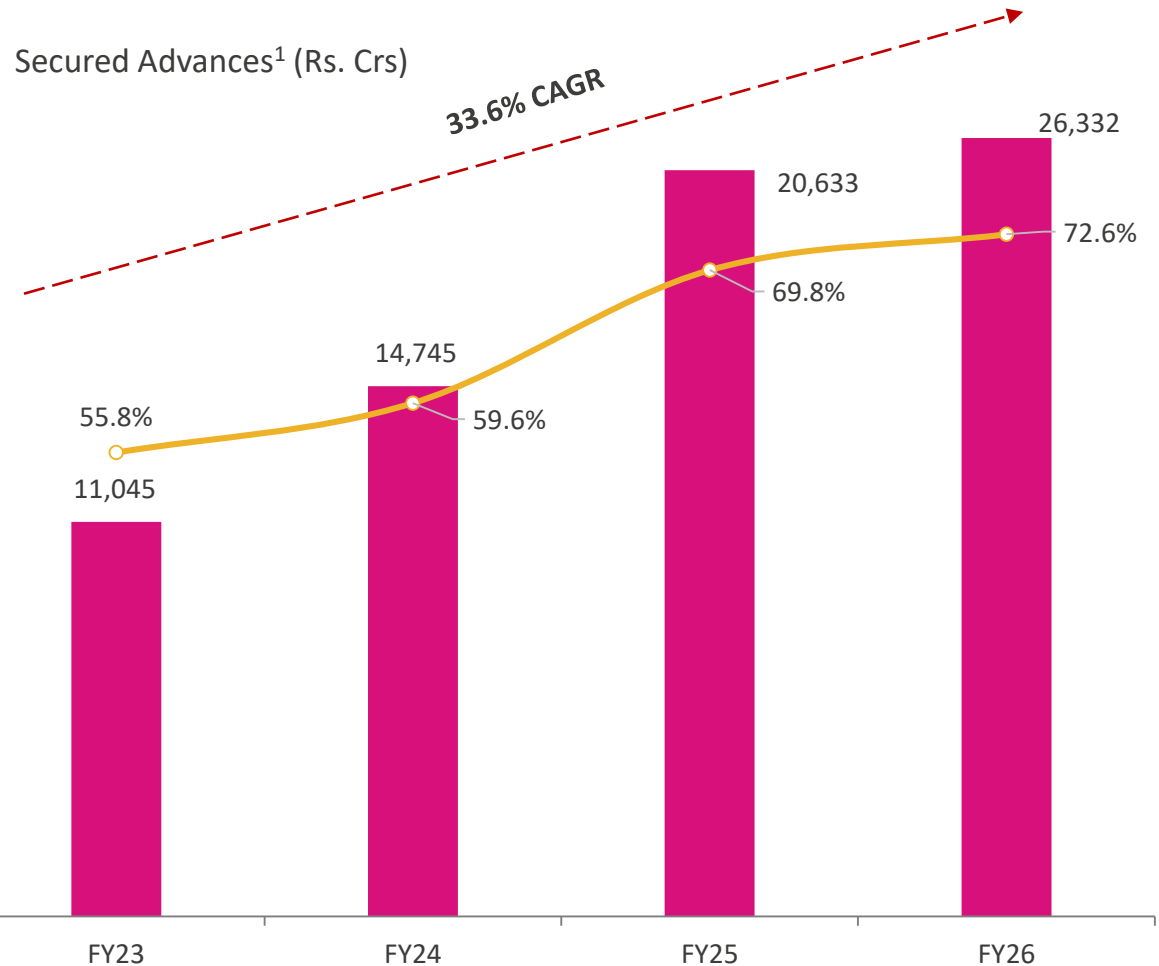
INR crs	GLP	% GLP under Guarantee	GNPA	Provision	NNPA	NPA Book under Guarantee	GNPA%	NNPA%	PCR%
Individual loans	6,376	74.0%	108	38	70	66	1.69%	1.10%	35.28%
Group Loans including BC	3,298	78.8%	548	434	114	85	16.57%	3.95%	79.31%
<b>Unsecured Book<sup>1</sup></b>	<b>9,674</b>	<b>77.1%</b>	<b>655</b>	<b>472</b>	<b>184</b>	<b>151</b>	<b>6.78%</b>	<b>1.98%</b>	<b>72.07%</b>

- SRO guardrails implemented earlier have resulted in significant improvement in the quality of new originations – 97% of all customers have <=2 MFI lenders vs 91% for the industry
- Collection efficiency has improved to pre-stress levels across all buckets for the overall Unsecured book: over 99% B0 collection efficiency consistently for the last 4 months
- BC book performance in Q4 FY26 has turned around with B0 collections crossing 99% since January 2026

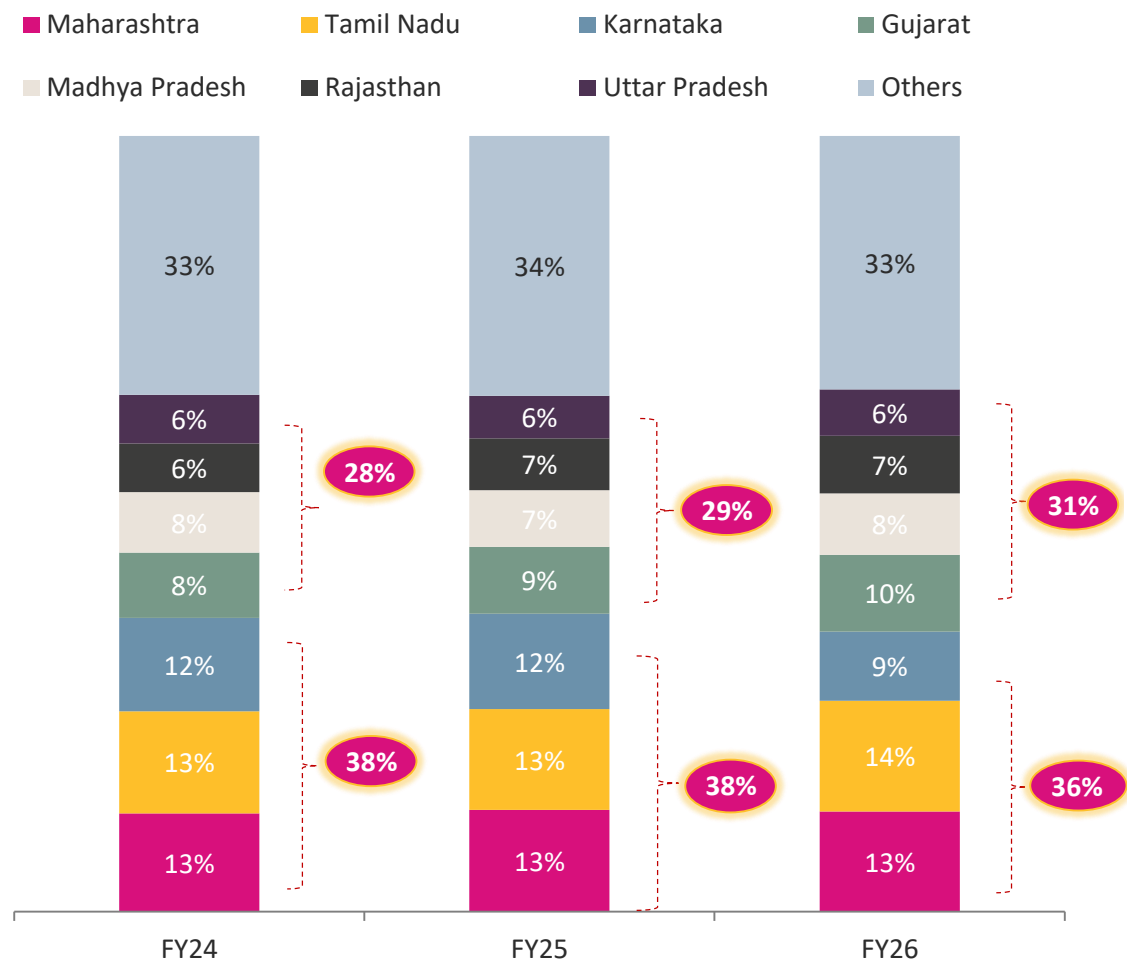
<sup>1</sup>The data related to Unsecured book mentioned in this slide excludes the Direct assignment purchase of Rs. 284 crs

# Secured loan on track to 80% with geographic diversification maintained

### Moving towards 80% secured



### Top 3 states 36%. No concentration



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

 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%

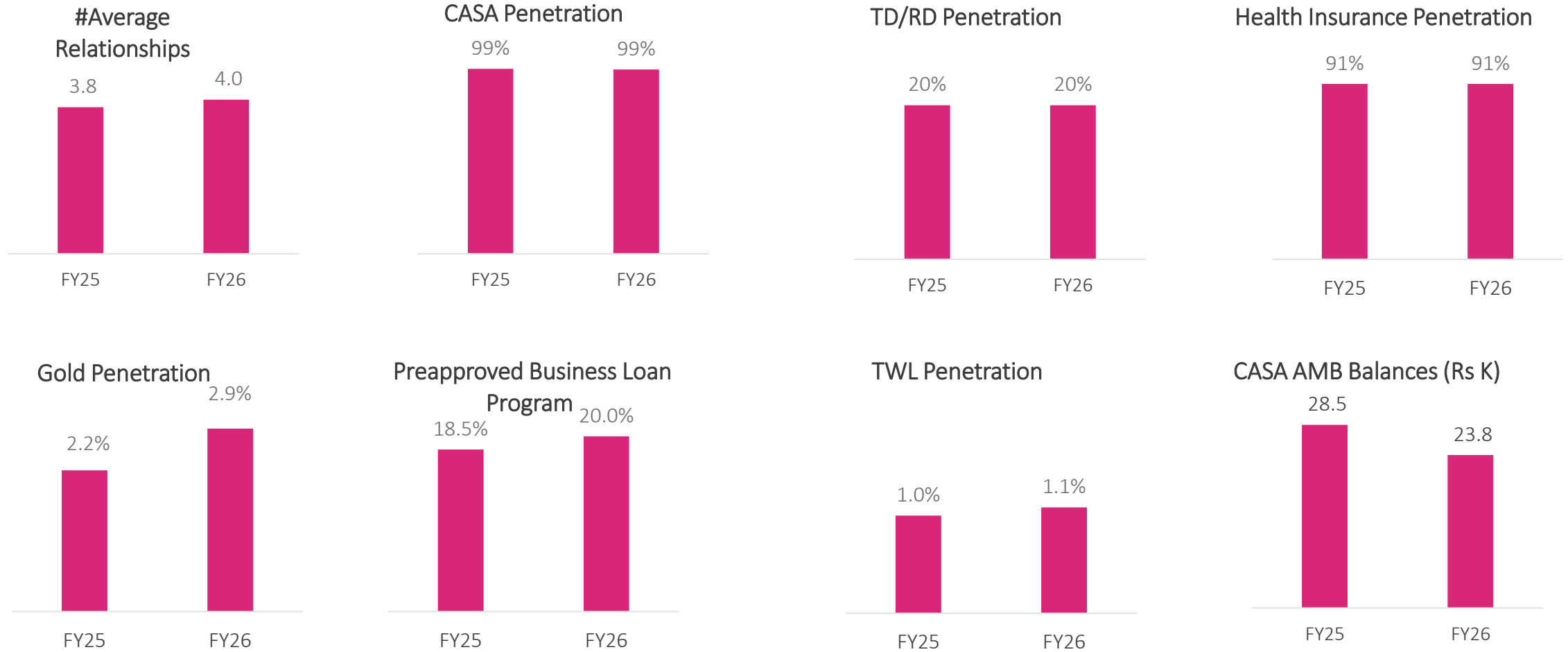
**Health Insurance**

- Hospi Cash cover designed to suite the segment

**Linked Savings/Current Account**

- Instant Current/Savings Account with no additional documents
- Attractive interest rates upto 7.0%
- Mobile Banking app with a 360 view of all the relationships
- Ease of all Transactions including all EMI, GST and other Bill Payments.

# Anchor Bank Positioning for Rising India shows all round progress



*#Average Relationship including Property insurance and Life insurance is at 6.3 and 6.1 for FY26 and FY25 respectively*

# Deposit Growth robust along with reduction in cost

- Cost of deposits reduces by ~21 bps to 7.49% for Q4 FY26 vs 7.71% in previous quarter
- Deposits growth of 23% y-o-y and 6% q-o-q to Rs. 35,784 Crs
- CASA growth of 23% y-o-y and (5%) q-o-q to Rs. 6,418 Crs; CASA ratio at 18%
- Term Deposits growth of 23% y-o-y and 9% q-o-q to Rs. 29,366 Crs
- CD ratio at 82.9% after adjusting for refinance which was availed from NABARD, SIDBI and NHB
- CD ratio at 94.5% v/s 93.3% as at 31<sup>st</sup> March 2025
- LCR at 143% as at 31<sup>st</sup> March 2026
- Strong focus on Wealth management suite

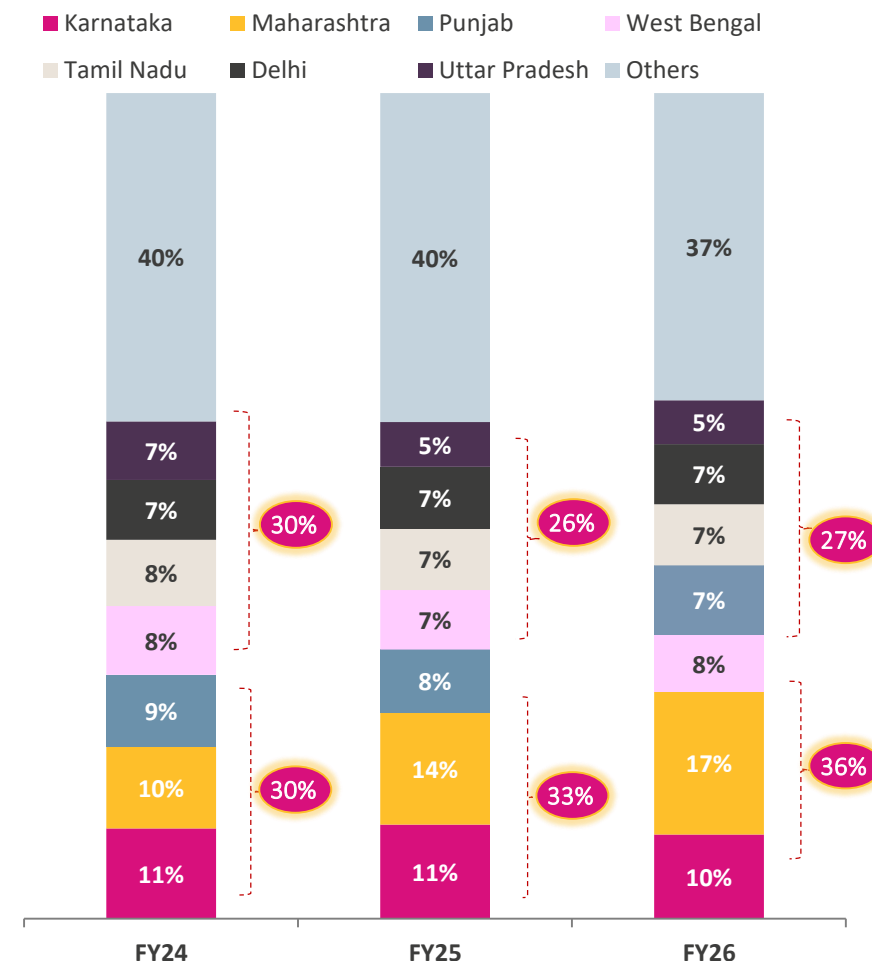
# Cost of funds reduced by ~50bps YoY

Particulars	Mar-26	Dec-25	Mar-25	q-o-q (%)	y-o-y (%)
CASA	6,418	6,742	5,235	(4.8%)	22.6%
TD	29,366	26,991	23,884	8.8%	23.0%
<b>Total Deposits</b>	<b>35,784</b>	<b>33,733</b>	<b>29,120</b>	<b>6.1%</b>	<b>22.9%</b>

Particulars	Q4 FY26	Q3 FY26	Q4 FY25	FY26	FY25
CASA Ratio	18%	20%	18%	18%	18%
Cost of Funds	7.5%	7.7%	8.0%	7.7%	8.1%

- Credit to Deposits ratio at **94.5%** in Mar-26
- Credit to Deposits ratio (reducing refinance from Advances) at **82.9%**.
- **Non-callable** forms **22%** of Bulk Deposit and **83%** of Bulk Deposits are contracted at 1 year and above.
- **92%** of Retail deposits are contracted at 1 year and above.
- **LCR at 143%** as on 31<sup>st</sup> March 26

## Top 3 states 36%. No concentration



# Digital focus continue with strong all round growth



Digital Channels

## Key Highlights

4.6	Continued to be the top rated banking apps
45%	y-o-y Growth - Txn Volume
114%	y-o-y Growth - MB Registration
36%	y-o-y Growth - MB Txn Volume
28%	y-o-y Growth - MB Txn Value

Digital Highlights

## Jana Digitization

90% + Digital Uptake

98%

Banking transactions are Digital

99%

Loans are Digitally processed

99%

Sales force use TAB/Mobile

## Merchant QR

27,141 QR Codes Installed across merchants

## Digital Adoption



67%

y-o-y UPI in-app transactions value



27%

y-o-y growth in NACH transactions



81% of customers carded during Q4 FY26  
84% of customer base carded

Note: The above data points includes UPI transactions

# Q4 Highlights – ROA and ROE starting to normalize

Assets	Liabilities	Asset Quality	Capital Quality	Return Ratios	P&L Metrics
<p><b>Rs. 36,289 Crs</b> <b>8.9%</b> Advances<sup>1</sup> Growth (q-o-q)</p>	<p><b>Rs. 35,784 Crs</b> <b>6.1%</b> Deposits Growth (q-o-q)</p>	<p><b>2.33%</b> [2.49%] Gross NPA<sup>3</sup></p>	<p><b>Rs. 424</b> [Rs. 411] BVPS</p>	<p><b>1.3%</b> [0.1%] ROA</p>	<p><b>Rs. 140 Crs</b> [10 Crs] PBT</p>
<p><b>72.6%</b> [72.8%] Share of Secured Advances<sup>1</sup></p>	<p><b>62.6%</b> [65.2%] Retail Deposits<sup>2</sup></p>	<p><b>0.88%</b> [0.90%] Net NPA<sup>3</sup></p>	<p><b>19.4%</b> [20.0%] CRAR<sup>4</sup></p>	<p><b>12.8%</b> [0.9%] ROE</p>	<p><b>Rs. 335 Crs</b> [276 Crs] PPOP</p>

<sup>1</sup>Advances includes IBPC & Securitisation Book | <sup>2</sup>Retail Deposits includes term deposits with value less than three crores | <sup>3</sup>Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book | <sup>4</sup>CRAR is after including interim profits | Figures in [ ] represent Q3 FY26 data

# FY26 Highlights – Strong Balance Sheet Growth with improving credit quality

Assets	Liabilities	Asset Quality	Capital Quality	Return Ratios	P&L Metrics
<p><b>Rs. 36,289 Crs</b> <b>22.8%</b> Advances<sup>1</sup> Growth (y-o-y)</p>	<p><b>Rs. 35,784 Crs</b> <b>22.9%</b> Deposits Growth (y-o-y)</p>	<p><b>2.33%</b> [2.54%] Gross NPA<sup>3</sup></p>	<p><b>Rs. 424</b> [Rs. 392] BVPS</p>	<p><b>0.8%</b> [1.5%] ROA</p>	<p><b>Rs. 326 Crs</b> [474 Crs] PBT</p>
<p><b>72.6%</b> [69.8%] Share of Secured Advances<sup>1</sup></p>	<p><b>62.6%</b> [58.8%] Retail Deposits<sup>2</sup></p>	<p><b>0.88%</b> [0.88%] Net NPA<sup>3</sup></p>	<p><b>19.4%</b> [20.7%] CRAR<sup>4</sup></p>	<p><b>7.6%</b> [13.0%] ROE</p>	<p><b>Rs. 1,166 Crs</b> [1,226 Crs] PPOP</p>

<sup>1</sup>Advances includes IBPC & Securitisation Book | <sup>2</sup>Retail Deposits includes term deposits with value less than three crores | <sup>3</sup>Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book | Figures in [ ] represent FY25 data



# Jana Small Finance Bank

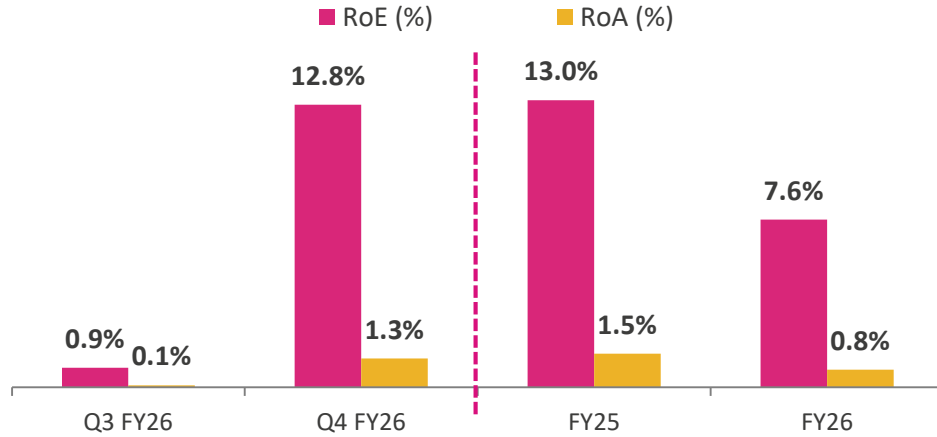
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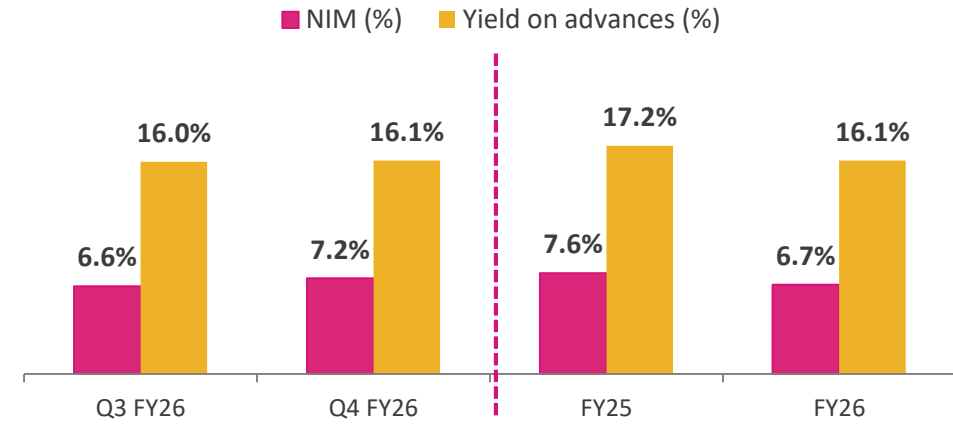
## Key Financials

# Financial Ratios – NIM starting to improve

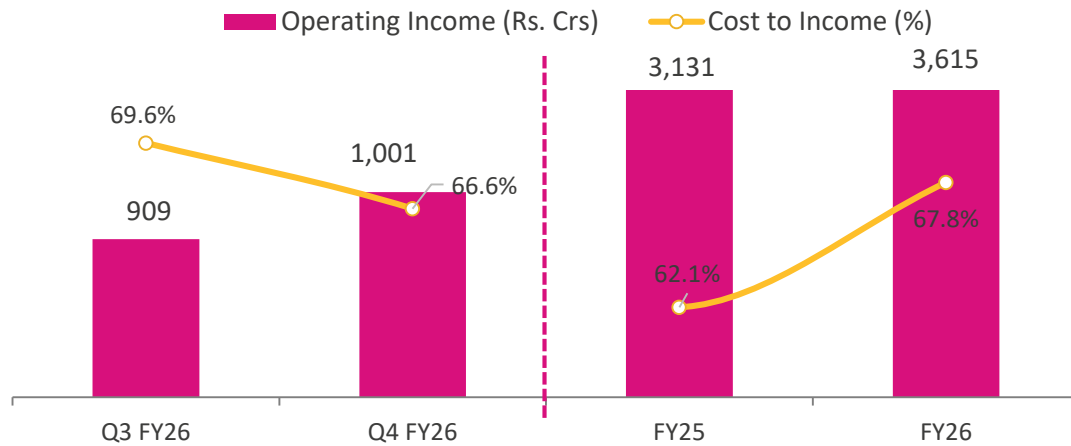
### RoA and RoE<sup>1</sup>



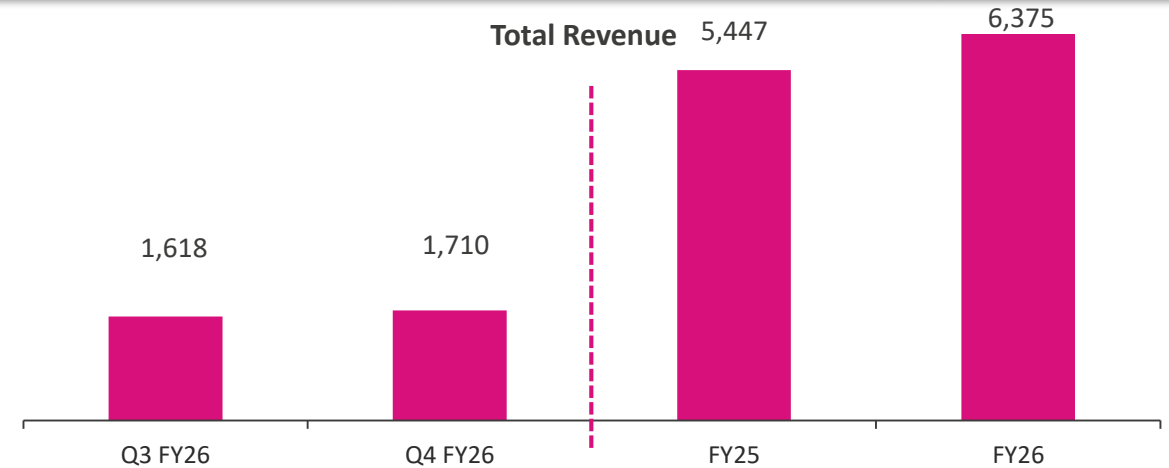
### Yield and NIMs<sup>2</sup>



### Operational efficiencies



### Total Revenues growth – 17% y-o-y / 6% q-o-q growth



<sup>1</sup>ROA and ROE numbers are annualized | <sup>2</sup>NIM calculation do not include Interest on Income Tax Refund of Rs. 11 crs

# Balance Sheet – Robust Financial Position

Particulars	March 31, 2025	December 31, 2025	March 31, 2026
<b>CAPITAL AND LIABILITIES</b>			
Capital	105	105	105
Reserves & surplus	4,013	4,220	4,367
Deposits	29,120	33,733	35,784
Borrowings	3,867	3,751	5,497
Other liabilities and provisions	1,362	1,517	1,695
<b>TOTAL</b>	<b>38,467</b>	<b>43,327</b>	<b>47,448</b>
<b>ASSETS</b>			
Cash and balances with RBI	2,816	1,646	2,492
Balances with banks	1,643	93	66
Investments	5,945	9,026	9,812
Advances	27,155	31,496	33,828
Fixed assets	153	189	199
Other assets	754	877	1,051
<b>TOTAL</b>	<b>38,467</b>	<b>43,327</b>	<b>47,448</b>

## Borrowings:

Borrowings includes

- Refinance - Rs. 4,164 crores
- Tier-2 capital - Rs. 375 crores
- Others incl call - Rs. 958 crores

Fresh borrowings from Financial Institutions (NHB, SIDBI, etc.) during the quarter for Rs. 1,520 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

# P&L Statement

Particulars	Q4 FY25	Q3 FY26	Q4 FY26	FY25	FY26
Interest Income	1,184	1,374	1,445	4,671	5,353
Interest Expense	602	709	709	2,317	2,760
<b>Net Interest Income</b>	<b>581</b>	<b>664</b>	<b>736</b>	<b>2,355</b>	<b>2,593</b>
Other Income	192	220	227	652	895
Bad Debt recoveries	42	25	39	124	128
<b>Operating Income</b>	<b>815</b>	<b>909</b>	<b>1,001</b>	<b>3,131</b>	<b>3,616</b>
Operating Expenses	538	633	666	1,943	2,449
<b>Operating Margin</b>	<b>277</b>	<b>276</b>	<b>335</b>	<b>1,188</b>	<b>1,166</b>
Provisions and Contingencies	158	266	195	714	839
<b>Profit Before Tax</b>	<b>120</b>	<b>10</b>	<b>140</b>	<b>474</b>	<b>326</b>
Taxes	(4)	-	-	(28)	-
<b>Profit After Tax</b>	<b>123</b>	<b>10</b>	<b>140</b>	<b>501</b>	<b>326</b>

## Break-up of Other Income for Q4 FY26:

Other Income includes:

- Commission, exchange and brokerage – Rs. 207 crores [Rs. 201 crores]:
  - Processing Fee - Rs. 113 crs [Rs. 102 crs]
  - Insurance commission - Rs. 22 crs [Rs. 19 crs]
  - Other fees - Rs. 72 crs [Rs. 80 crs]
- Profit on sale of investments – Rs. 1.5 crores [Rs. 4 crores]
- Miscellaneous Income incl. Income from sale of PSLC – Rs. 19 crores [Rs. 15 crores]

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

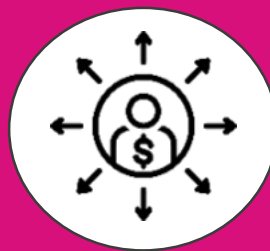
We continue to increase our secured business proportion each year.

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

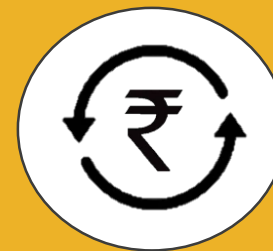
Digital with high standards of governance and customer service are key components of our DNA



GLP  
Growth  
~19-21%



Deposits  
Growth  
~23-25%



PAT Growth  
80%+















# 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	Name & Designation	Past Experience
 <p><b>Chitra Talwar</b> Part Time Chairperson and Independent Director</p>	<ul style="list-style-type: none"> <li>• Britannia Industries</li> <li>• PepsiCo</li> </ul>	 <p><b>Mr. Dinesh C Patwari</b> Non-Executive Independent Director</p>	<ul style="list-style-type: none"> <li>• Income Tax Department of India</li> </ul>	 <p><b>Ajay Kanwal</b> Managing Director &amp; Chief Executive Officer</p>	<ul style="list-style-type: none"> <li>• Standard Chartered Bank</li> <li>• CitiBank</li> </ul>
 <p><b>Pammi Vijaya Kumar</b> Non-Executive Independent Director</p>	<ul style="list-style-type: none"> <li>• Reserve Bank of India</li> </ul>	 <p><b>Mr. Rakesh Joshi</b> Non-Executive Independent Director (Additional Director)</p>	<ul style="list-style-type: none"> <li>• Insurance Regulatory and Development Authority of India (IRDAI)</li> </ul>	 <p><b>Krishnan Subramania Raman</b> Executive Director, Head of Retail Financial Services</p>	<ul style="list-style-type: none"> <li>• Standard Chartered Bank</li> <li>• Mashreq Bank PSC</li> </ul>
 <p><b>Dr. Subhash C Khuntia</b> Non-Executive Independent Director</p>	<ul style="list-style-type: none"> <li>• Former IRDAI Chairman</li> <li>• Various Departments in Government of India</li> </ul>	 <p><b>Mr. Ajay Rotti</b> Non-Executive Independent Director (Additional Director)</p>	<ul style="list-style-type: none"> <li>• Tax Compass Advisors Private Limited</li> <li>• KPMG</li> </ul>	 <p><b>Rahul Khosla</b> 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>Kumbla Srinivas Nayak</b> Non-Executive Independent Director</p>	<ul style="list-style-type: none"> <li>• Standard Chartered Bank</li> <li>• Idenfo Ltd.</li> </ul>	 <p><b>Mr. Pankaj Razdan</b> Non-Executive Independent Director (Additional Director)</p>	<ul style="list-style-type: none"> <li>• Revanta Capital</li> <li>• Edelweiss Wealth Management</li> <li>• Aditya Birla Capital</li> </ul>		
		 <p><b>Malini B Mallikarjun</b> Non-Executive Independent Director</p>	<ul style="list-style-type: none"> <li>• BMR Advisors</li> <li>• Ernst &amp; Young</li> <li>• BhuSampada</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 ~29 years in financial services

Name & Designation	Past Experience	Name & Designation	Past Experience	Name & Designation	Past Experience
 <b>Abhilash Sandur</b> Chief Financial Officer	<ul style="list-style-type: none"> <li>Kotak Mahindra Bank</li> <li>Bharti Axa General Insurance Co. Ltd.</li> </ul>	 <b>Satish Ramachandran</b> 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> 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>Amit Raj Bakshi</b> 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>Ashish Gopal Saxena</b> Chief Information and Digital Officer	<ul style="list-style-type: none"> <li>UGRO Capital Ltd</li> <li>AU Small Finance Bank</li> <li>Max Life Insurance</li> </ul>	 <b>Naveen Goel</b> Head – MSE, Supply Chain Finance & Financial Institutions	<ul style="list-style-type: none"> <li>SBM</li> <li>IndusInd Bank</li> <li>ABN AMRO Bank</li> <li>HDFC Bank</li> </ul>
 <b>Pradeep Rebello</b> Business Head – Vehicle Loans	<ul style="list-style-type: none"> <li>HDFC Bank</li> <li>ICICI Bank</li> <li>Tata Capital</li> <li>IDFC First Bank</li> </ul>	 <b>Chitra Menon</b> Chief Compliance Officer	<ul style="list-style-type: none"> <li>ICICI Bank</li> <li>HDFC Bank</li> </ul>	 <b>Rajesh Kumar Sharma</b> Chief Operating Officer	<ul style="list-style-type: none"> <li>HDFC Bank</li> <li>Corporation Bank</li> </ul>
 <b>Lakshmi R N</b> 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>Gopal Tripathi</b> Head - Treasury and Capital Markets	<ul style="list-style-type: none"> <li>State Bank of India</li> <li>HDFC Bank</li> <li>Bank of India</li> </ul>	 <b>Asheesh Maroo</b> Chief Credit Officer	<ul style="list-style-type: none"> <li>Yes Bank</li> <li>ICICI Bank</li> <li>Aditya Birla Finance</li> </ul>
 <b>Rincoo Ji Vachha</b> Head - Affordable and Micro Housing Loans	<ul style="list-style-type: none"> <li>ICICI Bank</li> <li>CRISIL</li> </ul>	 <b>Sudhir Madhavan</b> Head – Strategic Alliance	<ul style="list-style-type: none"> <li>HDFC Bank</li> <li>Bajaj Finance</li> <li>Citibank</li> </ul>	 <b>Mahalingam Ramachandran</b> Head of Internal Audit	<ul style="list-style-type: none"> <li>HDFC Bank</li> </ul>

# Jana conferred Best Small Finance Bank award by BT with KPMG

**Jana Small Finance Bank**

A SCHEDULED COMMERCIAL BANK



**February 2026** - Jana Small Finance Bank has been conferred the Best Small Finance Bank award at the 30th edition of the Business Today Banking & Economy Summit & Best Banks Awards, held on Saturday, February 28 at the National Stock Exchange, BKC, Mumbai. The recognition is based on a detailed quantitative study conducted by Business Today in partnership with KPMG.



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# Abbreviations

Abbreviation	Expansion	Abbreviation	Expansion
BC	Business Correspondents	MFI	Micro Finance Institution
CAGR	Compounded Annual Growth Rate	MSME	Micro, Small and Medium Enterprises
CASA	Current Account and Savings Account	NACH	National Automated Clearing House
CGFMU	Credit Guarantee Fund for Micro Units	NBFC	Non-Banking Financial Company
CGTMSE	Credit Guarantee Trust Fund for Micro and Small Enterprises	NII	Net Interest Income
CRAR	Capital-to-Risk Weighted Asset Ratio	NIM	Net Interest Margin
DTA	Deferred Tax Assets	NNPA	Net Non-Performing Assets
FD	Fixed Deposits	PAT	Profit After Tax
GLP	Gross Loan Portfolio	PCR	Provision Coverage Ratio
GNPA	Gross Non-Performing Assets	PPOP	Pre Provisioning Operating Profit
IBPC	Inter Bank Participation Certificate	q-o-q	Quarter-on-Quarter
NIM	Net Interest Margin	RoA	Return on Assets
LAP	Loan Against Property	RoE	Return on Equity
LCR	Liquidity Coverage Ratio	SFB	Small Finance Bank
LTV	Loan to Value	y-o-y	Year-on-Year