Jana Small Finance Bank

Q2 and H1 FY27 Investor Presentation

23rd October 2026

Jana Small
Finance Bank
A SCHEDULED COMMERCIAL BANK

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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.

Highest ever PBT Rs. 170 crs Quarter with YoY growth of 127%

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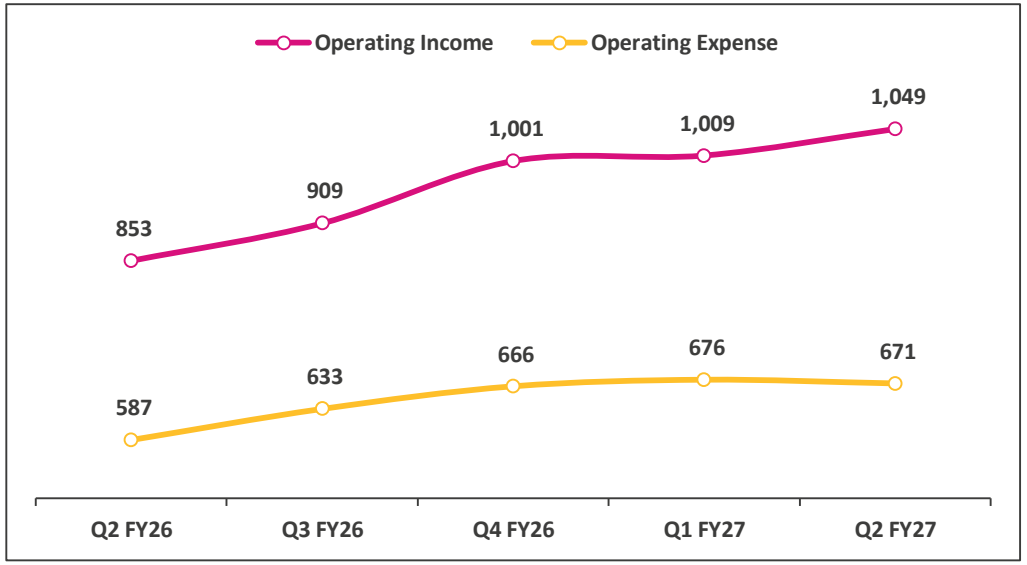
- Q2 PAT of Rs. 170 Crs higher by 127% YoY and 10% QoQ
- NII increase 35% YoY and 5% QoQ
- Operating cost increase 15% YoY and **decreased 0.4% QoQ**
- Secured Assets has increased to 73.7% from 72.5% in Mar-26



- NIM improvement from 6.5% to 7.54% YoY with improvement in Cost of Funds from 7.9% to 7.4% YoY
- GNPA[1] reduces to 2.17% and NNPA at 1.08%. NNPA will reduce to <1% after claim lodged is settled in Q3
- **PAT for H1 FY27 at Rs. 326 Crs v/s PAT Full year FY 26 of Rs. 326 Crs. Hence, guidance of 80% increase in PAT revised upwards to 100%**

[1]Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book

GNPA moderates to 2.17% — lower sequentially and annually

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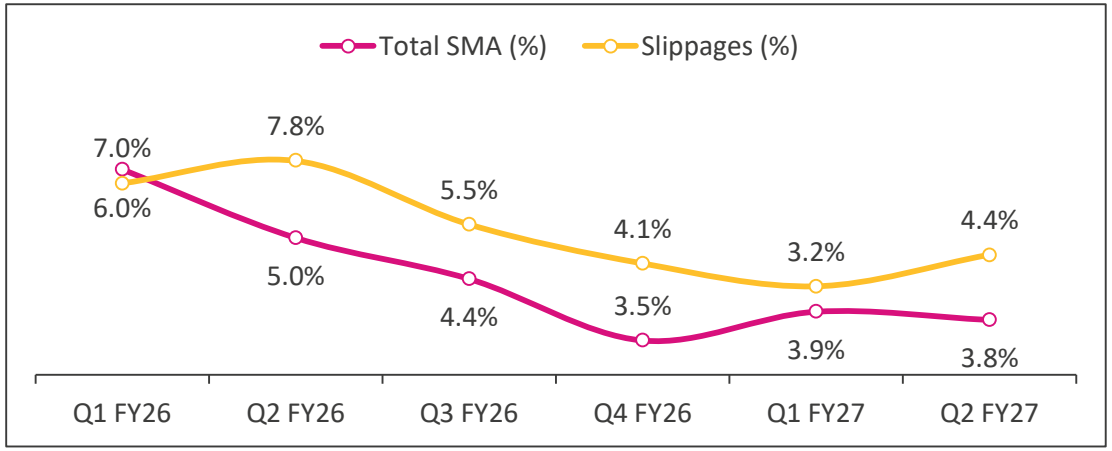
GNPA Movement	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY 27	Q2 FY 27
Opening GNPA Balance	825	871	829	847	841
Additions during the period[1]	590	438	334	291	400
Less: Recoveries & Write offs	544	480	316	297	402
Closing GNPA Balance	**871**	**829**	**847**	**841**	**839**
GNPA[2]	2.75%	2.49%	2.33%	2.24%	2.17%
NNPA[2]	0.90%	0.90%	0.87%	0.85%	1.08%
PCR	67.93%	64.44%	63.10%	62.64%	50.62%



- Slippage to start downward trend following drop in SMA.
- **<u>One timers:</u>**
  - One single account impacting by 0.2% in Slippages which is a secured loan
  - Drought impact in Assam , Maharashtra and Karnataka is 0.3% on slippages

[1]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 I [2]Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book

Additional Provisioning to maintain NNPA under 1% held back due to expected claim receipt in Q3

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INR crs	GNPA	Provision	NNPA	NPA Book under Guarantee
Individual loans	158	57	101	122
Group Loans including BC	515	320	195	196
Unsecured Book[1]	**673**	**377**	**296**	**319**

FY 27 ~ Rs. 68 Crs
FY 28 ~ Rs. 251 Crs

- Claim of Rs. 68 crores lodged with the CGFMU and CGTMSE. Claim expected in Q3.
- Awaiting CGFMU scheme extension for FY 27 for guarantee for fresh disbursals. P&L impact of the same already accounted for in our guidance.
- CGFMU and CGTMSE coverage is 36% and is expected to be 70% to 75% after CGFMU opens.

[1]The data related to Unsecured book excludes the Direct assignment purchase of Rs. 109 crs

Net Credit cost to be under 2% for the FY

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- Credit cost has peaked in Q2 for this FY, given change in MFI collection ratios in Q3 of previous year
- Recoveries under Other Income restated to include post SR maturities recoveries.

Particulars	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY 27	Q2 FY 27
Credit Cost	**191**	**266**	**195**	**178**	**203**
Less: Recoveries under Other Income	36	30	48	19	15
Net Credit Cost	**156**	**236**	**147**	**159**	**188**
Net Credit Cost % of average GLP	**0.51%**	**0.73%**	**0.42%**	**0.43%**	**0.49%**

Note: The Bank has lodged a claim of Rs. 68 Crs under the CGFMU and CGTMSE scheme which is yet to be settled. NNPA including the claim will be < 1%

Unlocking Value from Our Pan-India Franchise

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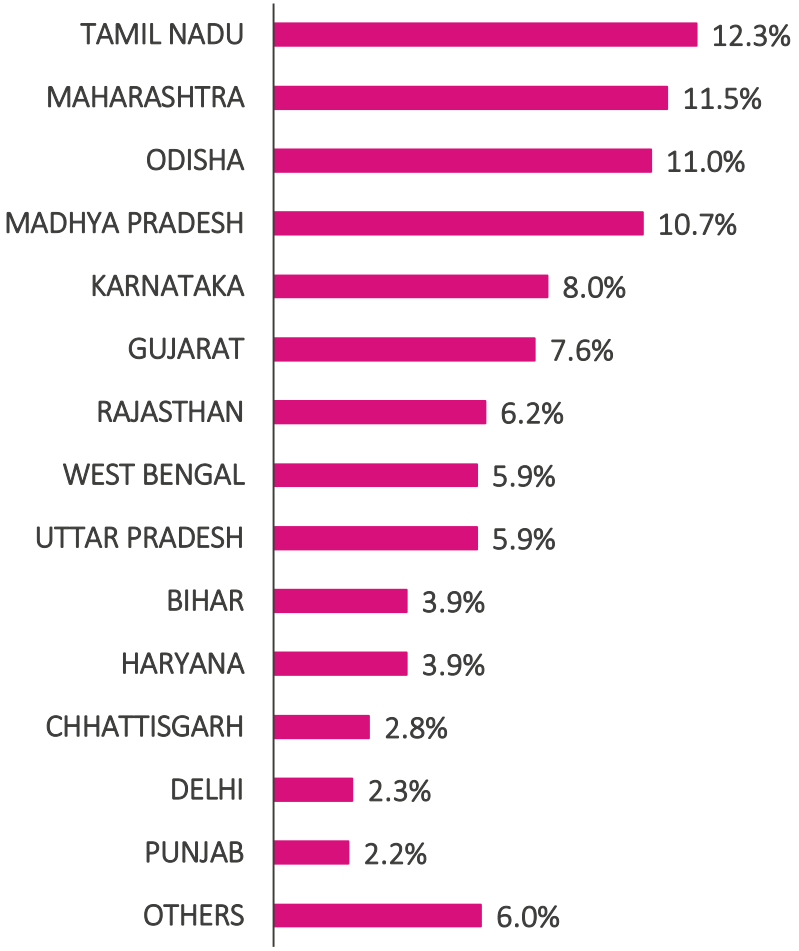
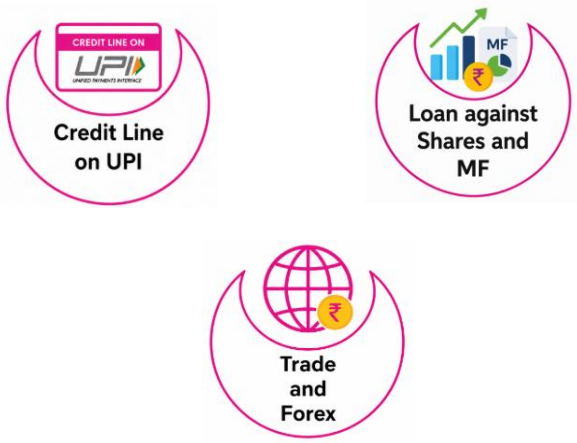
829 Outlets; Presence in 23 States and 2 UTs



Branch Expansion plan for FY27[1]

Particulars	FY 27 Plan	H1 Status
New Branches	8	6
Split Branches	30	20
Relocations	40	14
Total	**78**	**40**

New Products launch plan



Key customer and delivery channel metrics

> 12 Million
Customer served since 2008

94%
Complaints resolved within TAT

4.7 Million
Active Customers

62
ATMs

95%
Service Requests closed within TAT

25,283
Employees

[1]excluding UBR branches and including relocation from existing location to bigger/more affluent location

Advances growth of 22% and Secured growth by 24% YoY

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- Advances[1] growth of ~22% YoY and 3% QoQ to Rs. 38,752 Crs, Secured growth of ~24% YoY and 4% QoQ
- Disbursements of Rs. 4,414 crores (excluding NBFC) in Q2 FY 27 higher by 7% YoY and 5% QoQ
- MFI Book growth is subdued due to tight selection criteria having resulted in significant improvement in the quality of new originations – 97% of all customers have <=2 MFI lenders vs 93% 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 in Q2 FY 27 including BC Book
- Gold had a slow quarter given drop in Gold prices leading to margin calls on customers.
- Vehicle loans includes Used Cars and Two wheelers. Two wheelers are offered in 135 cities and Used Cars in 50 cities. Both have huge opportunity for growth with geographical expansion.
- Top 7 states risk concentration at 67% with top 3 at 37%.

[1]Advances includes IBPC & Securitisation Book

Secured loan growth 24% YoY, Unsecured loan growth 17% YoY

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Category of Advance[1] (As at September 30, 2026)		GLP	Average Ticket Size (Rs. Mn)[2]	Advances[1] Growth YoY	Advances[1] Growth QoQ	GNPA[3]	NNPA[3]	LTV[4]
Secured	Affordable Housing	8,977	1.19	28.2%	6.4%	0.3%	0.2%	52.1%
	Micro LAP	6,252	0.69	3.7%	0.9%	0.6%	0.4%	38.5%
	MSME Loans	5,749	9.88	20.6%	6.7%	1.2%	0.9%	43.6%
	Term Loans To NBFCs	2,047	241.06	0.7%	7.0%	0.3%	0.3%	NA
	Vehicle Loans	2,263	0.07	76.3%	11.7%	0.0%	0.0%	NA
	Gold Loans	2,686	0.14	81.4%	0.3%	0.8%	0.7%	66.6%
	Others	570	NM	62.8%	(22.6%)	0.0%	0.0%	NA
	Total Secured Advances	**28,543**		**24.4%**	**4.3%**	**0.6%**	**0.4%**	
Unsecured Advances		**10,209**	**0.05**	**17.1%**	**(0.3%)**	**6.6%**	**3.0%**	**NA**

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

Bring Your Bank Home

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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

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

Gold Loan

- Zero Processing Fees
- Quick Disbursement in 30 minutes

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

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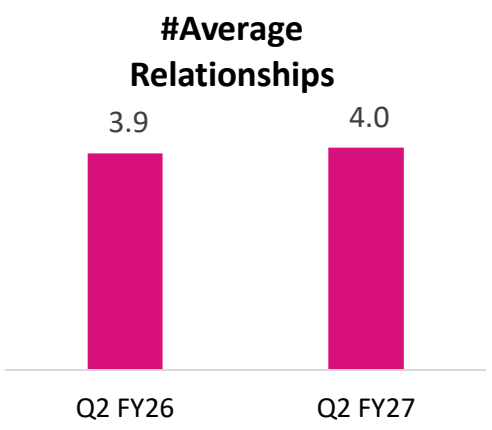

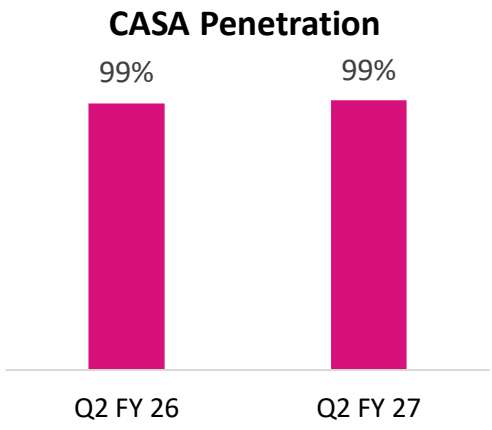

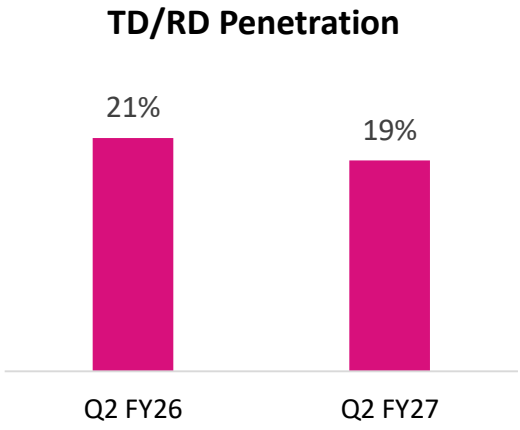

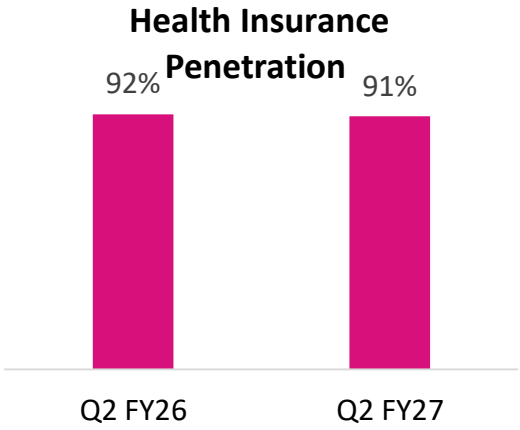

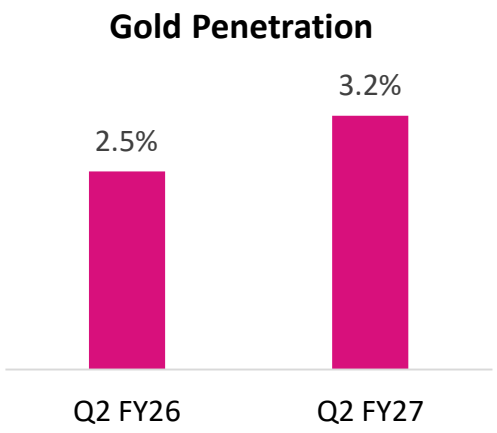

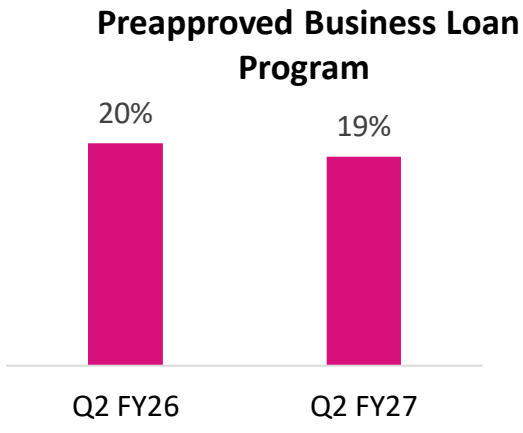

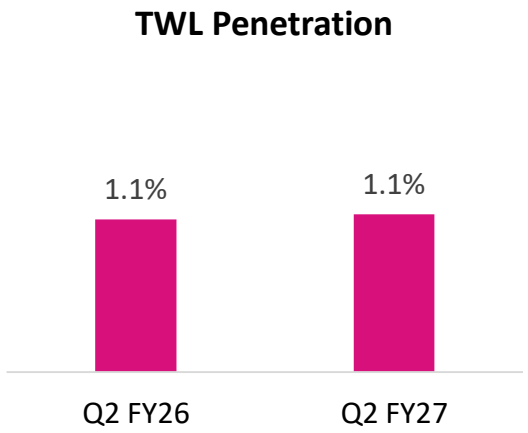

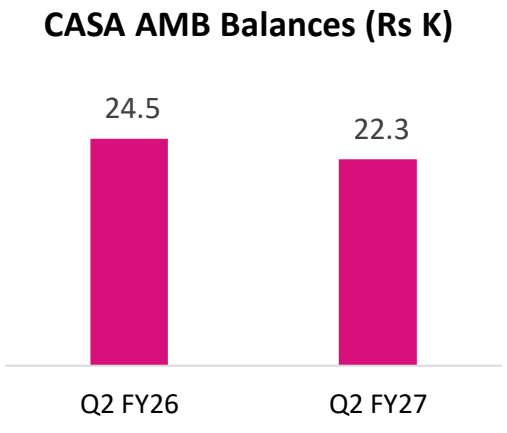

#Average Relationship including Property Insurance and Life Insurance is at 6.0 and 5.8 for Q2 FY27 and Q2 FY26 respectively

CASA Growth of 13% YoY with reduction in cost of funds 40bps YoY

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- Cost of deposits reduces by ~40 bps to 7.45% for Q2 FY27 vs 7.86% for Q2 FY26
- Deposits growth of 17% YoY and 7% QoQ to Rs. 38,221 Crs
- CASA growth of 13% YoY and (2%) QoQ to Rs. 6,732 Crs; CASA ratio at 18%
- Term Deposits growth of 19% YoY and 9% QoQ to Rs. 31,489 Crs
- CD ratio at 80.7% after adjusting for refinance which was availed from NABARD, SIDBI, NHB and MUDRA
- CD ratio at 92.7% v/s 91.4% as at 30th Sep 2025
- Commenced ASBA in Q2 FY26, crossed Rs. 10,000 Crs amount blocked since inception, enhancing CASA balances

96% of Retail and 84% of Bulk Deposits are 1 year and above

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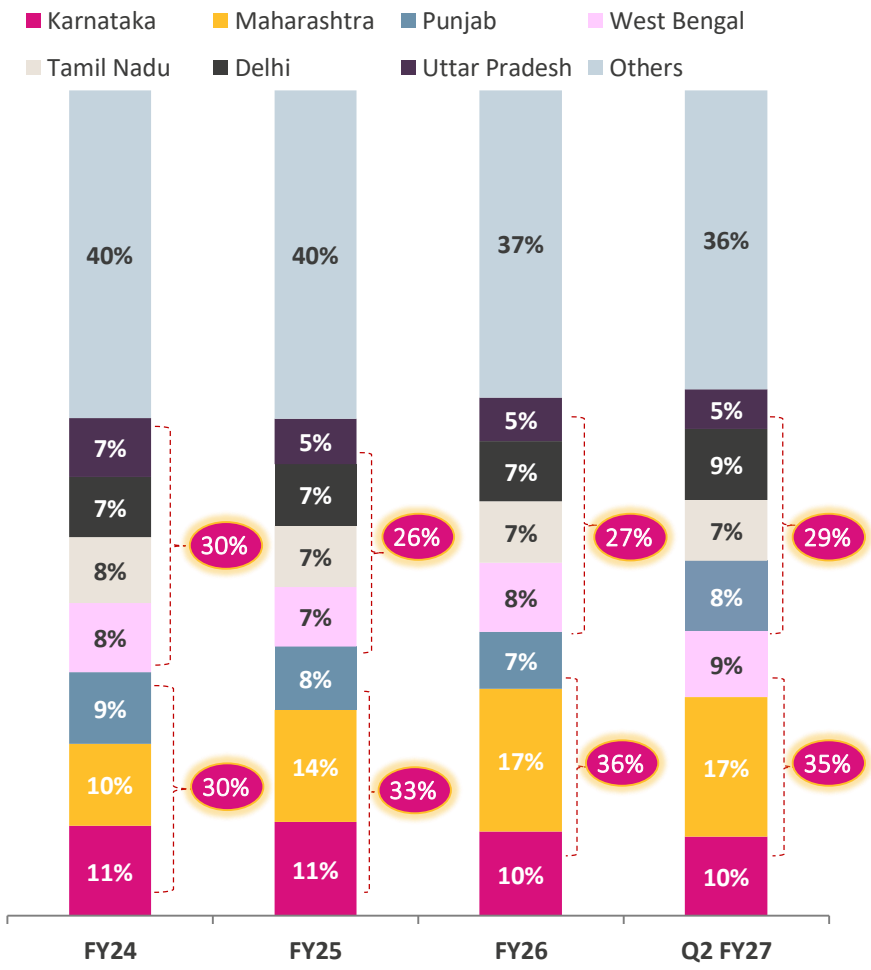
Particulars	Sep-26	Jun-26	Sep-25	QoQ (%)	YoY (%)
CASA	6,732	6,871	5,960	(2.0%)	13.0%
TD	31,489	28,885	26,572	9.0%	18.5%
Total Deposits	**38,221**	**35,756**	**32,532**	**6.9%**	**17.5%**

Particulars	Q2 FY27	Q1 FY27	Q2 FY26	FY26	FY25
CASA Ratio	18%	19%	18%	18%	18%
Cost of Funds	7.4%	7.4%	7.9%	7.7%	8.1%

- Credit to Deposits ratio at **92.7%** in Sep-26
- Credit to Deposits ratio (reducing refinance from Advances) at **80.7%**
- **Non-callable** forms **48%** of Bulk Deposit; **84%** of Bulk Deposits are contracted at 1 year and above
- **96.1%** of Retail deposits are contracted at 1 year and above.
- Retail Term Deposits growth of **15.5% YoY** and **0.6% QoQ**

Top 3 states 35%. No concentration



Digital focus continue with strong all round growth

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Digital Channels

Key Highlights

4.6	Continued to be the top rated banking apps
52%	YoY Growth - Txn Volume
48%	YoY Growth - MB Registration
60%	YoY Growth - MB Txn Volume
47%	YoY 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

58,049 QR Codes Installed across merchants

Digital Adoption

UPI — UNIFIED PAYMENTS INTERFACE

58% YoY UPI in-app transactions value

NACH — NATIONAL AUTOMATED CLEARING HOUSE

27% YoY growth in NACH transactions

64% of customers carded during Q2 FY27
66% of customer base carded

Note: The above data points includes UPI transactions

RoE improves to 14.2% after Rs. 103 Crs Capital raise

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Assets	Liabilities	Asset Quality	Capital Quality	Return Ratios	P&L Metrics
Rs. 38,752 Crs **3.0%** Advances[1] Growth (QoQ)	**Rs. 38,221 Crs** **6.9%** Deposits Growth (QoQ)	**2.17%** [2.24%] Gross NPA[3]	**Rs. 455** [Rs. 439] BVPS[5]	**1.4%** [1.4%] ROA	**Rs. 170 Crs** [155 Crs] PBT
73.7% [72.8%] Share of Secured Advances[1]	**60.6%** [64.9%] Retail Deposits[2]	**1.08%** [0.85%] Net NPA[3]	**20.0%** [20.2%] CRAR[4]	**14.2%** [13.6%] ROE	**Rs. 374 Crs** [333 Crs] PPOP

[1]Advances includes IBPC & Securitisation Book | [2]Retail Deposits includes term deposits with value less than three crores | [3]Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book |
[4]CRAR is after including interim profits for the period I [5]Calculation excludes Share Warrants Application Money |Figures in [ ] represent Q1 FY27 data

Book Value has improved by 11% to Rs. 455 per share

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Assets	Liabilities	Asset Quality	Capital Quality	Return Ratios	P&L Metrics
Rs. 38,752 Crs **22.4%** Advances[1] Growth (YoY)	**Rs. 38,221 Crs** **17.5%** Deposits Growth (YoY)	**2.17%** [2.75%] Gross NPA[3]	**Rs. 455** [Rs. 410] BVPS[5]	**1.4%** [0.9%] ROA	**Rs. 326 Crs** [177 Crs] PBT
73.7% [72.5%] Share of Secured Advances[1]	**60.6%** [62.1%] Retail Deposits[2]	**1.08%** [0.90%] Net NPA[3]	**20.0%** [20.7%] CRAR[4]	**13.9%** [8.4%] ROE	**Rs. 707 Crs** [555 Crs] PPOP

[1]Advances includes IBPC & Securitisation Book | [2]Retail Deposits includes term deposits with value less than three crores | [3]Advances for the purpose of GNPA/NNPA calculation includes IBPC & Securitization Book | [4]CRAR is after including interim profits for the period | [5]Calculation excludes Share Warrants Application Money | Figures in [ ] represent H1 FY26 data

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Key Financials

NIM steady at 7.5% with Cost to Income reducing to 64.3%

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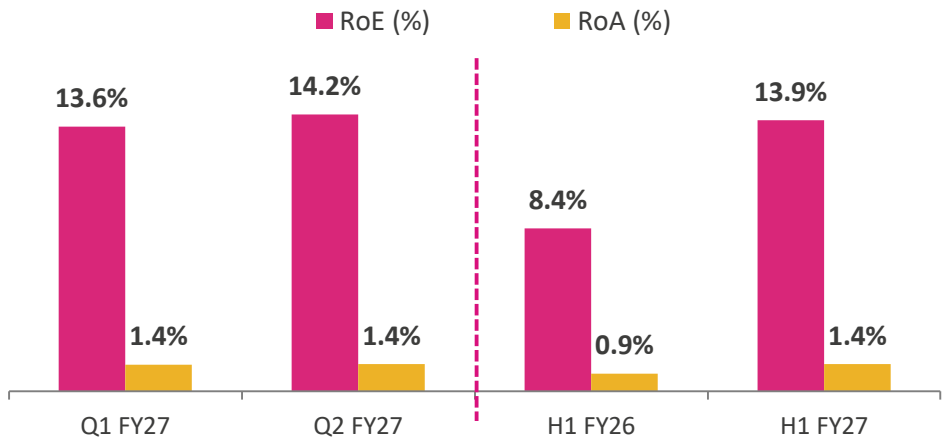
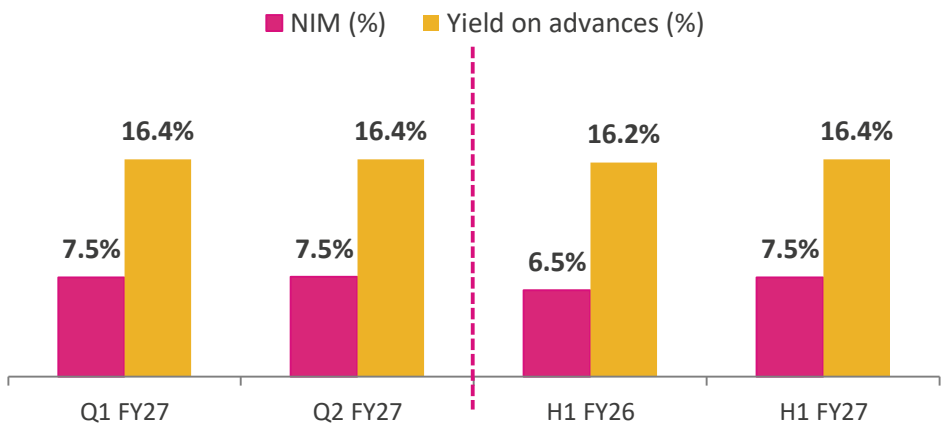
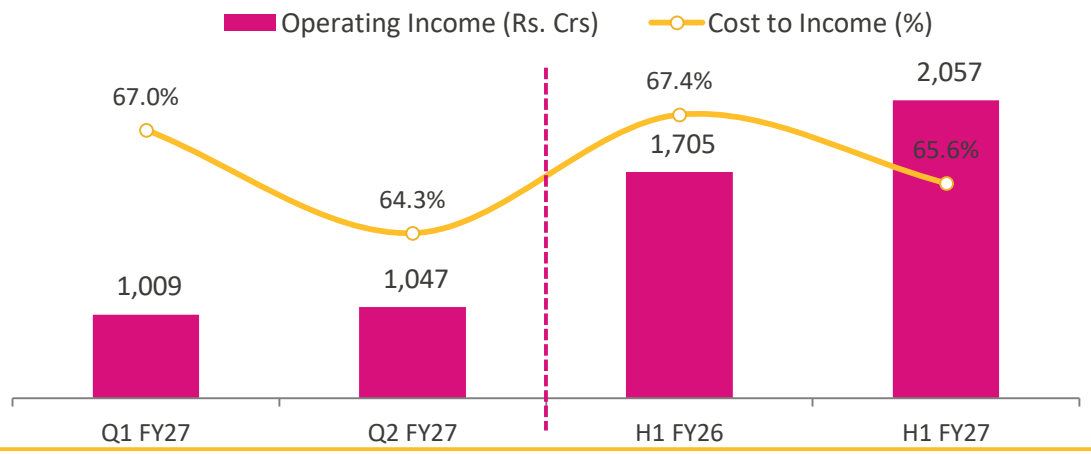
RoA and RoE[1]



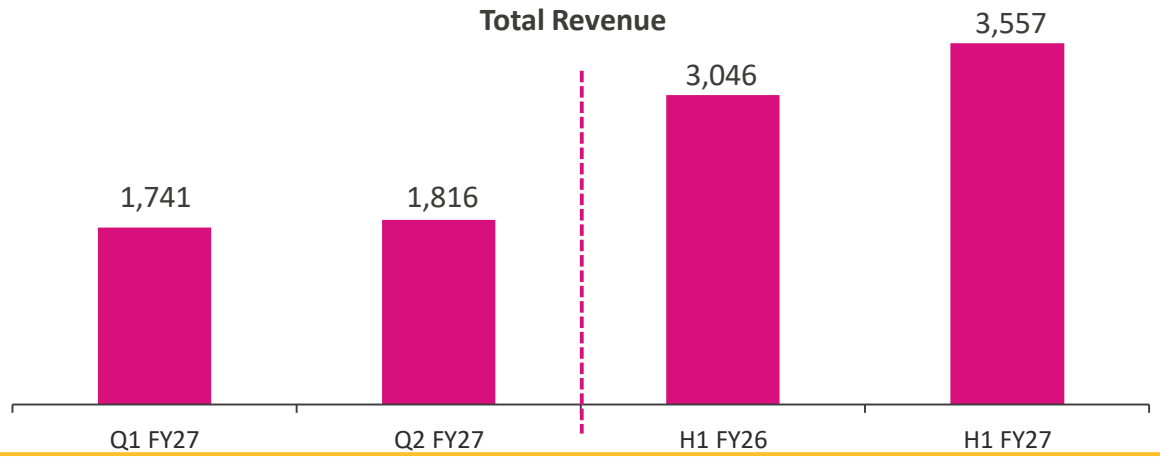
Yield and NIMs



Operational efficiencies



Total Revenues growth – 18% YoY / 4% QoQ growth



[1]ROA and ROE numbers are annualized

Rs. 626 Crs of capital due to be received in next 15 months on warrants conversion at Rs. 464 per share

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Rs. Crs	Sep 30, 2025	June 30, 2026	Sep 30, 2026
CAPITAL AND LIABILITIES			
Capital	105	105	106
Share Warrant Money	0	103	103
Reserves & surplus	4,209	4,524	4,712
Deposits	32,532	35,756	38,221
Borrowings	3,810	4,659	5,248
Other liabilities and provisions	1,531	1,691	1,726
TOTAL	**42,188**	**46,838**	**50,115**
ASSETS			
Cash and balances with Reserve Bank of India	2,334	1,555	3,052
Balances with banks	349	1,179	283
Investments	8,644	8,298	10,062
Advances	29,743	34,699	35,445
Fixed assets	177	206	247
Other assets	940	902	1,026
TOTAL	**42,188**	**46,838**	**50,115**

Borrowings:

Borrowings includes
- Refinance - Rs. 4,584 crores
- Tier-2 capital - Rs. 375 crores
- Others incl call - Rs. 289 crores

Fresh borrowings from Financial Institutions during the quarter for ~Rs. 600 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

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Rs. Crs	Q2 FY26	Q1 FY27	Q2 FY27		H1 FY26	H1 FY27
Interest Income	1,294	1,515	1,587		2,535	3,101
Interest Expense	686	732	768		1,341	1,500
Net Interest Income	**608**	**782**	**819**		**1,193**	**1,601**
Other Income	213	215	219		448	434
Bad Debt Recoveries	33	12	9		64	21
Operating Income	**853**	**1,009**	**1,047**		**1,705**	**2,057**
Operating Expenses	587	676	674		1,150	1,350
Operating Margin	**266**	**333**	**374**		**555**	**707**
Provisions and Contingencies	191	178	203		378	381
Profit Before Tax	**75**	**155**	**170**		**177**	**326**
Taxes	-	-	-		-	-
Profit After Tax	**75**	**155**	**170**		**177**	**326**

Break-up of Other Income for Q2 FY27:

Other Income includes:

- Processing Fee - Rs. 88 crs [Rs. 93 crs]
- Insurance commission - Rs. 15 crs [Rs. 24 crs] - Lower due to change in Insurance program
- Liability Fee Income - Rs. 29 crs [Rs. 15 crs]
- Asset Fee Income - Rs. 59 crs [Rs. 58 crs]
- Profit on sale of investments - Rs. 10 crs [Rs. 5 crs]
- PSLC Income - Rs. 19 crs [Rs. 18 crs]

Figures in [ ] represents Q2 FY 26

Guidance revised for FY 2027 revised to 100% PAT growth

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

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	Deposits Growth	PAT Growth
~19-21%	~23-25%	~100%

Experienced and professional management and Board

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

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

Name & Designation	Past Experience
Chitra Talwar Part Time Chairperson and Independent Director	• Britannia Industries • PepsiCo
Pammi Vijaya Kumar Non-Executive Independent Director	• Reserve Bank of India
Kumbla Srinivas Nayak Non-Executive Independent Director	• Standard Chartered Bank • Idenfo Ltd.
Mr. Dinesh C Patwari Non-Executive Independent Director	• Income Tax Department of India

Name & Designation	Past Experience
Mr. Rakesh Joshi Non-Executive Independent Director (Additional Director)	• IRDAI • SBI
Mr. Ajay Rotti Non-Executive Independent Director (Additional Director)	• Tax Compass Advisors Private Limited • KPMG
Mr. Pankaj Razdan Non-Executive Independent Director (Additional Director)	• Revanta Capital • Edelweiss Wealth Management • Aditya Birla Capital
Malini B Mallikarjun Non-Executive Independent Director	• BMR Advisors • Ernst & Young • BhuSampada

Name & Designation	Past Experience
Ajay Kanwal Managing Director & Chief Executive Officer	• Standard Chartered Bank • CitiBank
Krishnan Subramania Raman Executive Director, Head of Retail Financial Services	• Standard Chartered Bank • Mashreq Bank PSC
Rahul Khosla Non-Executive Non-Independent Director	• Max Group • Visa International Service Association

Experienced and professional management and Board

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

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
Abhilash Sandur Chief Financial Officer	• Kotak Mahindra Bank • Bharti Axa General Insurance Co. Ltd.
Amit Raj Bakshi Chief Human Resource Officer	• JP Morgan & Chase • Serco BPO • Telenor India • DBS Bank
Pradeep Rebello Business Head – Vehicle Loan	• HDFC Bank • ICICI Bank • Tata Capital • IDFC First Bank
Sneha Sharma Company Secretary*	• IIFL Samasta Financial Services • Fincare Small Finance Bank
Rincoo Ji Vachha Head - Affordable and Micro Housing Loans	• ICICI Bank • CRISIL

Name & Designation	Past Experience
Satish Ramachandran Chief Risk Officer	• Citibank NA • Standard Chartered Bank • Fullerton India
Ashish Gopal Saxena Chief Information and Digital Officer	• UGRO Capital Ltd • AU Small Finance Bank • Max Life Insurance
Chitra Menon Chief Compliance Officer	• ICICI Bank • HDFC Bank
Gopal Tripathi Head - Treasury and Capital Markets	• State Bank of India • HDFC Bank • Bank of India
Sudhir Madhavan Head – Strategic Alliance	• HDFC Bank • Bajaj Finance • Citibank

Name & Designation	Past Experience
Shrinivas Murty J President and Head – Branch Banking and Marketing Officer	• HDFC Bank • ICICI Bank • Ujjivan Small Finance Bank
Naveen Goel Head – Commercial Banking Group	• SBM • IndusInd Bank • ABN AMRO Bank • HDFC Bank
Rajesh Kumar Sharma Chief Operating Officer	• HDFC Bank • Corporation Bank
Rajeev K Head – Internal Audit*	• Axis Bank • SBI • ICICI Bank

*Mr. M Ramachandran previous Internal Audit Head will be retiring wef. 2nd December 2026 | Ms. Lakshmi R N will be exiting as Company Secretary wef. 31st October 2026

Awards and Industry Recognitions

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

July 2026 – Bank has been awarded the IBA Banking Technology Award for Identity & Access Management in the Small Bank category at the 5th IBA CISO Summit & Citations 2026, held at Taj President, Mumbai, on July 10, 2026. This prestigious recognition underscores the Bank's continued commitment to strengthening its identity and access management framework, enhancing information security and delivering secure, seamless digital banking experiences to its customer.

September 2026 – Jana Small Finance Bank's "Jana Bank x Bharat Ke Super Founders" campaign won a Bronze Award under the Excellence in Sponsorship & Partnerships category at the ET DigiPlus Awards 2026, recognising the campaign's impactful approach to brand partnerships and audience engagement. The award was handed over on 25th September, at an event hosted in Gurgaon.

Awards and Industry Recognitions

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

September 2026 – Bank has been awarded the Best-in-Class Social Customer Experience in Banking award at WeKonnect 2026 by Konnect Insights, with the event hosted in Mumbai. The recognition acknowledges the Bank's commitment to creating meaningful customer experiences through social media and strengthening customer engagement by listening, learning and serving better.

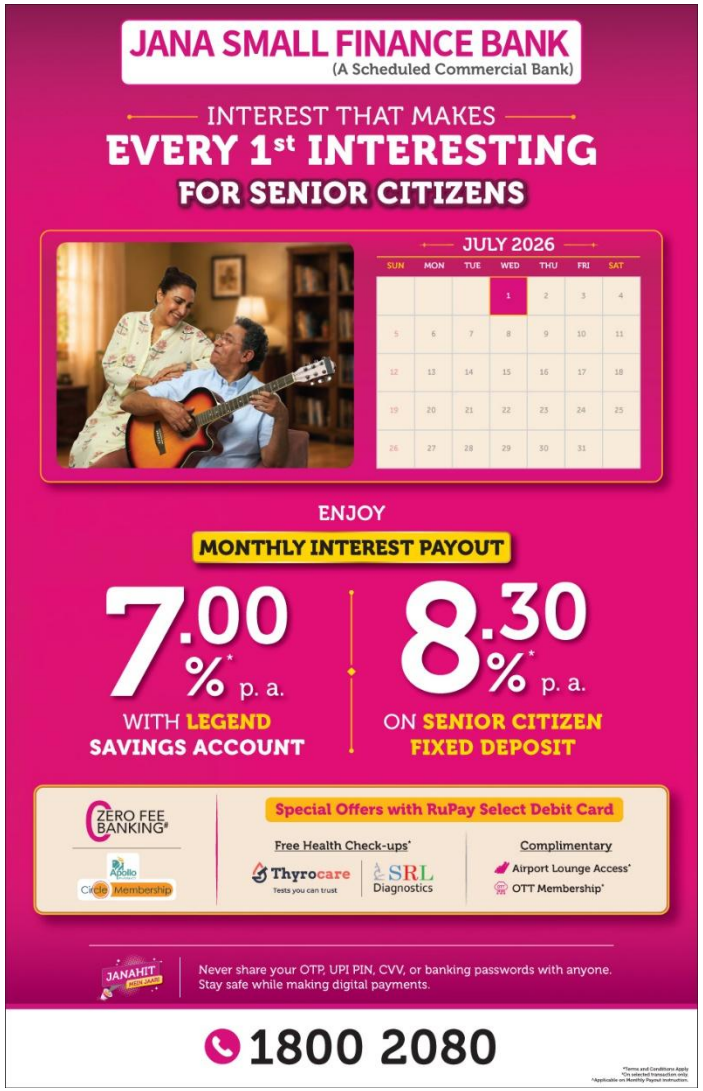
Jana Small Finance Bank

A SCHEDULED COMMERCIAL BANK

Thank You

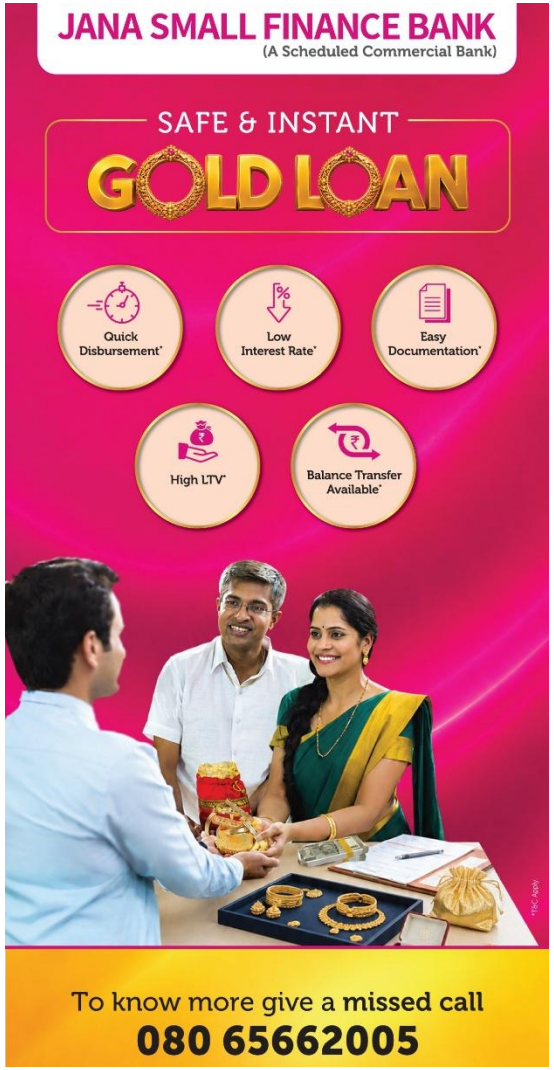
Innovative Product offerings

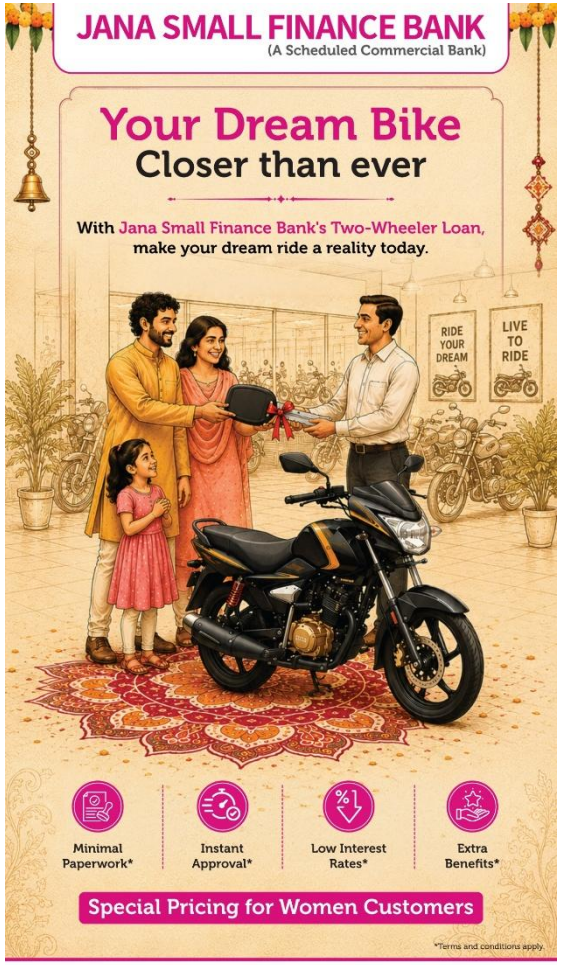
Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

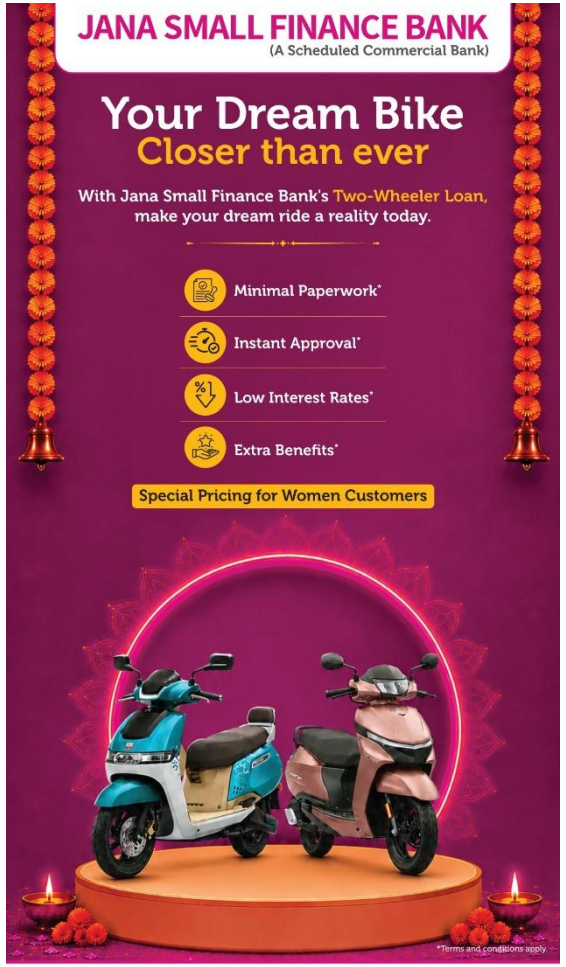


Best-in-class segment offerings

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

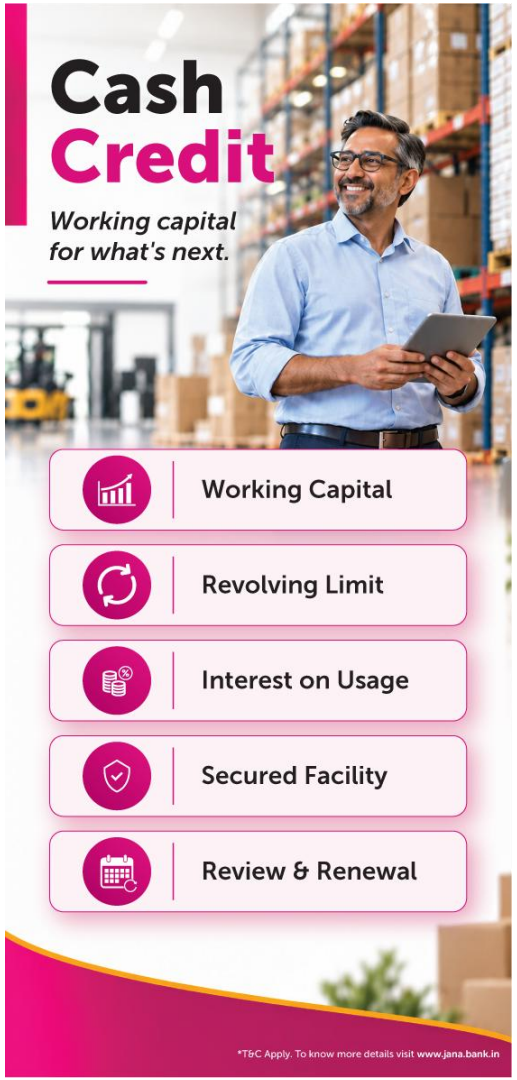






Best-in-class segment offerings

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK



Abbreviations

Jana Small Finance Bank
A SCHEDULED COMMERCIAL BANK

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	QoQ	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	YoY	Year-on-Year