



JSFB/SEC/2025-26/126

06<sup>th</sup> February, 2026

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

National Stock Exchange of India Ltd.  
Exchange Plaza, C-1, Block G,  
Bandra Kurla Complex,  
Bandra (East), Mumbai 400051.  
Maharashtra  
NSE Symbol: JSFB

Dear Sir/ Madam,

**Subject:** Outcome of the Board Meeting

**Ref:** Regulations 30, 33, 51 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

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In continuation to our letter dated January 24, 2026, the Board of Directors of the Bank met today i.e., February 06, 2026 and inter-alia approved the unaudited financial results of the Bank for the quarter and nine months ended 31<sup>st</sup> December 2025.

Copies of the unaudited financial results along with limited review report is enclosed. The Board Meeting commenced at 12:00 noon and concluded at 3.30 p.m.

You are requested to kindly take the same on your record and oblige.

Thanking you

Yours faithfully,  
For Jana Small Finance Bank Limited

Lakshmi R. N  
Company Secretary and Compliance Officer

JAMA KARO, JANA KARO

**Registered Office:**

**Jana Small Finance Bank Limited**  
The Fairway Business Park, # 10/1, 11/2 & 12/2B, Off  
Domlur, Koramangla Inner Ring Road, Next to Embassy Golf  
Links, Challaghatta, Bengaluru -560071.

CIN No. L65923KA2006PLC040028

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In accordance with the requirement of regulation 52(4), we hereby submit the following information for the period ended 31<sup>st</sup> December 2025:

SL No	As per Regulation 52(4)	Descriptions	31.12.2025
1	a	Debt-Equity Ratio	0.87
2	b	Debt service coverage ratio	NA
3	c	Interest service coverage ratio	NA
4	d	Outstanding redeemable preference shares (quantity and value)	The Bank has not issued any Redeemable Preference Shares.
5	e	Capital redemption reserve/debenture redemption reserve;	i. ₹ 0.01 crores (less than ₹.1 lakh) ii. As per Section 71(4) of the Companies Act, 2013 read with Rule 18(7) of the Companies (Share Capital and Debentures), Rules, 2014 requirement of creating Debenture Redemption Reserve is not applicable to the Banking Company.
6	f	Net worth	₹ 4,036.19 crores
7	g	Net profit after tax;	₹ 186.61 crores
8	h	Earnings per share:	Basic ₹ 17.74 Diluted ₹ 17.66
9	i	Current ratio	NA
10	j	Long term debt to working capital	NA
11	k	Bad debts to Account receivable ratio	NA
12	l	Current liability ratio	NA
13	m	Total debts to Total assets	8.66%
14	n	Debtors turnover	NA
15	o	Inventory turnover;	NA
16	p	Operating margin (%);	18.39%
17	q	Net profit margin (%);	3.97%
18		Sector specific equivalent ratios, [as applicable.]	
		Capital Adequacy Ratio (%) (as per Basel-II)	19.17%
		NPA Ratios	
		a) Gross NPA	2.59%
		b) Net NPA	0.94%
		Return on Assets (Annualized)	0.62%

Pursuant to Regulation 32(2), the proceeds from the issue have been fully utilized for the purposes for which they were raised. Accordingly, reporting under this regulation is not applicable.

Pursuant to Regulation 52(6), non-convertible redeemable preference shares are not applicable, as Bank has not issued any non-convertible Redeemable Preference Shares.

Pursuant to Regulation 52(7) and 52(7A), the proceeds of non-convertible securities were utilized for the purpose for which these proceeds were raised and there were no material deviations in the use of proceeds of issue of non-convertible debt securities from the objects stated in the offer document.

The disclosure under Regulation 54 (2) and (3) are not applicable, as Bank has not issued any Secured Non-convertible Debt Securities.

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*Batliboi & Purohit*  
Chartered Accountants  
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204, D N Road  
Fort  
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Tel: +91 22 2207 7942

**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

*S.R. Batliboi & Associates LLP*  
Chartered Accountants

*Batliboi & Purohit*  
Chartered Accountants

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

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

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

**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	<b>Interest earned (a)+(b)+(c)+(d)</b>	<b>1,38,41,269</b>	<b>1,30,47,825</b>	<b>1,17,74,124</b>	<b>3,94,09,630</b>	<b>3,51,05,147</b>	<b>4,70,97,939</b>
	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	<b>Total Income (1)+(2)</b>	<b>1,62,88,593</b>	<b>1,55,22,491</b>	<b>1,35,48,159</b>	<b>4,69,72,588</b>	<b>4,05,24,916</b>	<b>5,48,56,549</b>
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	<b>Total Expenditure (4)+(5)</b>	<b>1,34,23,259</b>	<b>1,27,32,890</b>	<b>1,07,57,265</b>	<b>3,83,36,264</b>	<b>3,11,89,734</b>	<b>4,25,92,841</b>
	<b>(excluding Provision and Contingencies)</b>						
7	<b>Operating profit before provision and contingencies (3)-(6)</b>	<b>28,65,334</b>	<b>27,89,601</b>	<b>27,90,894</b>	<b>86,36,324</b>	<b>93,35,182</b>	<b>1,22,63,708</b>
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	<b>Profit from Ordinary Activities before tax (7)-(8)-(9)</b>	<b>96,942</b>	<b>7,49,907</b>	<b>10,53,359</b>	<b>18,66,099</b>	<b>35,38,395</b>	<b>47,36,780</b>
11	Tax Expenses/(Credit)	-	-	(53,242)	-	(2,41,007)	(2,77,407)
12	<b>Net profit from Ordinary Activities after tax (10)-(11)</b>	<b>96,942</b>	<b>7,49,907</b>	<b>11,06,601</b>	<b>18,66,099</b>	<b>37,79,402</b>	<b>50,14,187</b>
13	Extraordinary items (net of tax expenses)	-	-	-	-	-	-
14	<b>Net profit for the period (12)-(13)</b>	<b>96,942</b>	<b>7,49,907</b>	<b>11,06,601</b>	<b>18,66,099</b>	<b>37,79,402</b>	<b>50,14,187</b>
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	<b>Analytical ratio and other disclosure:</b>						
	(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
<b>Segment Revenue:</b>						
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	-	-
<b>Total Revenue</b>	<b>2,64,57,192</b>	<b>2,53,69,325</b>	<b>2,19,77,047</b>	<b>7,65,67,020</b>	<b>6,50,81,482</b>	<b>8,80,84,116</b>
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)
<b>Income from Operations</b>	<b>1,62,88,593</b>	<b>1,55,22,491</b>	<b>1,35,48,159</b>	<b>4,69,72,588</b>	<b>4,05,24,916</b>	<b>5,48,56,549</b>
<b>Segment Results (net of provisions)</b>						
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	-	-
<b>Profit before tax</b>	<b>96,942</b>	<b>7,49,907</b>	<b>10,53,359</b>	<b>18,66,099</b>	<b>35,38,395</b>	<b>47,36,780</b>
<b>Segment Assets</b>						
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
<b>Total</b>	<b>43,32,22,727</b>	<b>42,18,78,979</b>	<b>35,05,14,451</b>	<b>43,32,22,727</b>	<b>35,05,14,451</b>	<b>38,46,36,165</b>
<b>Segment Liabilities (a)</b>						
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
<b>Total</b>	<b>38,99,65,348</b>	<b>37,87,34,255</b>	<b>31,06,92,389</b>	<b>38,99,65,348</b>	<b>31,06,92,389</b>	<b>34,34,52,708</b>
<b>Capital employed (b)</b>	<b>4,32,57,379</b>	<b>4,31,44,724</b>	<b>3,98,22,062</b>	<b>4,32,57,379</b>	<b>3,98,22,062</b>	<b>4,11,83,457</b>
<b>Total (a + b)</b>	<b>43,32,22,727</b>	<b>42,18,78,979</b>	<b>35,05,14,451</b>	<b>43,32,22,727</b>	<b>35,05,14,451</b>	<b>38,46,36,165</b>

**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+	Infomerics	More than 150%	170.84
RR1	Infomerics	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
<b>Total</b>			<b>1,337.07</b>

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**

**Bengaluru, February 6, 2026**

**Ajay Kanwal**  
**Managing Director & Chief Executive Officer**