Dated: August 5, 2026

To
Listing Operations
BSE Limited,
P J Towers, Dalal Street,
Mumbai - 400001.

Dear Sir/Madam

Sub: Submission of financial results pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015.

This is to inform you that with reference to the above-mentioned subject, the Audit Committee had recommended, and the Board of Directors considered and approved the Unaudited quarterly Standalone Financial Results for the quarter ended **June 30, 2026,** at its meeting held on **August 05, 2026**, pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015. The duly approved unaudited Financial Results along with the limited review is attached herewith.

Further, pursuant to provisions of Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 and other applicable provisions, read with Circulars made thereunder, we are herewith submitting the information as per Annexure A and B containing the required ratios and credit rating details along with the Asset cover statement, utilisation of issue proceeds for the quarter ended **June 30, 2026** .

Kindly take the same on your records.

Thanks and Regards,

For **Jana Holdings Limited**

KRISHI SHANTILAL JAIN

Digitally signed by KRISHI SHANTILAL JAIN
Date: 2026.08.05 19:05:18 +05'30'

Krishi Jain
Company Secretary and Compliance Officer
ICSI Mem. No. A57527

RAO & EMMAR
CHARTERED ACCOUNTANTS

CA INDIA

No. 204 and 205, 2nd Floor, "Ramanashree Arcade"
Near Trinity Circle, M.G. Road, Bengaluru - 560 001.
e-mail : info@raoemmar.com | Ph. No. 80500 78815

Independent Auditor's Review Report on the Unaudited Standalone Financial Results of Jana Holdings Limited for the Quarter Ended June 30, 2026 pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To the Board of Directors

Jana Holdings Limited

We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of Jana Holdings Limited (the "Company") for the quarter ended June 30, 2026 (the "Statement"), being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

The Statement, which is the responsibility of the Company's Management and has been approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, read with the relevant rules issued thereunder, and other accounting principles generally accepted in India.

Our responsibility is to express a conclusion on the Statement based on our review.

Scope of Review

Except for the matters described in the Basis for Disclaimer of Conclusion section of our report, 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. A review of interim financial information consists of making enquiries, 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 the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 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.

Basis for Disclaimer of Conclusion

The Company is a non-operating financial holding company with no independent operations or revenue-generating activities. Its ability to meet its obligations is dependent principally on the performance and monetisation of its investment in Jana Small Finance Bank Limited ("JSFB"), the successful restructuring of its borrowings, and its ability to restore compliance with applicable regulatory capital and leverage requirements. We were unable to obtain sufficient appropriate evidence to assess the feasibility and effectiveness of Management's plans or to determine the adjustments, if any, that may be required to the Statement. The following interrelated matters form the basis of our disclaimer of conclusion:

Rao & Emmar BANGALORE Chartered Accountants

Offices : Bengaluru, Delhi, Mumbai, Ernakulam, Hyderabad, Puttur (DK), Pune, Durg, Kolhapur, Shimoga, Indore, Porvorim (Goa), Guwahati, Raipur, Surat, Bhopal, Rudrapur, Imphal, Jaipur, Lucknow, Sambalpur, Jamshedpur & Ahmedabad.

1. **Default on the Company's non-convertible debentures and dependence on monetisation of JSFB.** The Company did not redeem its listed, unsecured, redeemable non-convertible debentures ("NCDs") amounting to Rs. 83,66,518.99 thousand on their original contractual maturity date of June 30, 2026, which constituted an event of default under the respective Debenture Trust Deeds. Following the missed redemption, India Ratings and Research Private Limited revised the credit rating assigned to the NCDs to 'IND D'. Before the original maturity date, the Company obtained consent from the debenture holders to extend the contractual maturity to December 31, 2026, as evidenced by confirmations from the Debenture Trustee and the debenture holders; BSE Limited approved the extension on June 29, 2026. The extension did not constitute a waiver, settlement or discharge of the Company's obligations, which continue under the amended terms. As the Company has no independent operations or revenue-generating activities, its ability to discharge these obligations remains dependent on an unresolved restructuring of its borrowings and on the divestment or other monetisation of its investment in JSFB.

2. **Net Owned Fund shortfall.** As described in Note 7 to the Statement, the Company is the Non-Operating Financial Holding Company ("NOFHC") of JSFB. Under Section 45-IA of the Reserve Bank of India Act, 1934 and Master Direction DNBR.PD.008/03.10.119/2016-17 dated September 1, 2016, the Company is required to maintain a minimum Net Owned Fund of Rs. 50,000 thousand. As at June 30, 2026, the Company reported a Net Owned Fund of negative Rs. 62,08,757.01 thousand, resulting principally from accumulated losses, including borrowing costs, and consequently did not meet the prescribed minimum. We were unable to obtain sufficient appropriate evidence regarding the timing and feasibility of Management's plans to restore compliance or to determine the consequential effects, if any, on the Statement.

3. **Regulatory leverage non-compliance.** As described in Note 8 to the Statement, under the terms of the banking licence granted pursuant to Section 22 of the Banking Regulation Act, 1949 and paragraph 2(H)(i) of the Reserve Bank of India's Guidelines for Licensing of New Banks in the Private Sector dated February 22, 2013, the Company is required to maintain the prescribed standalone regulatory leverage ratio of 1.25 times. As at June 30, 2026, the Company's leverage ratio was 4.27 times, exceeding the regulatory threshold. We were unable to obtain sufficient appropriate evidence regarding the timing and feasibility of Management's plans to restore compliance or to determine the consequential effects, if any, on the Statement.

4. **Recognition and measurement of the NCD liability.** As disclosed in Note 5 to the Statement, the proceeds of the NCDs were invested in JSFB, which was then the Company's associate. The NCDs were initially measured at amortised cost and have subsequently been derecognised and recognised at fair value through profit or loss on the basis that the Company's ability to redeem the NCDs and meet the related financial commitments is wholly dependent on the performance and monetisation of its investment in JSFB. The carrying amount of the NCDs as at June 30, 2026 is Rs. 83,66,518.99 thousand, and a fair value gain of Rs. 3,64,406.58 thousand has been recognised as an exceptional item in the Statement for the quarter. There has been no corresponding change to the contractual terms of the NCDs, and the accounting treatment is based on Management's assessment of the fair value of the underlying investment in JSFB. We were unable to obtain sufficient appropriate evidence to determine whether the derecognition, recognition, classification and measurement of the NCD liability are in accordance with Ind AS 109, "Financial Instruments", or to quantify the consequential effects on the Statement.

Rao & Emmar BANGALORE Chartered Accountants

The Company privately placed debentures primarily to fund redemption of debentures falling due. The debentures were subscribed by the then-existing investors at an investor internal rate of return of 49% accruing annually under the Debenture Trust Deed. Management has represented that this investor internal rate of return is an outlier for which observable market rates suitable for fair-value measurement are not available.

5. **Deferred-tax consequences of fair-value movements.** As disclosed in Notes 5 and 6 to the Statement the NCD liability and the Company's investment in JSFB are measured at fair value through profit or loss and their values may change materially between reporting periods. The Company has not assessed the deferred-tax consequences of the temporary differences arising from the related fair-value movements. Accordingly, we were unable to determine whether any deferred-tax asset or liability, and the related charge or credit, should be recognised under Ind AS 12, "Income Taxes", or to quantify the consequential effects on the Statement.

6. **Going concern assessment.** The events and conditions disclosed in paragraphs 1 to 5 above—particularly the default on the Company's NCDs, the absence of independent operations or revenue-generating activities, the substantial negative Net Owned Fund, the regulatory leverage breach, and the Company's continuing dependence on an unresolved restructuring and divestment of its holding in JSFB—indicate the existence of a material uncertainty that may cast significant doubt on the Company's ability to continue as a going concern. Management has stated in Note 9 to the Statement that, notwithstanding accumulated losses of Rs. 2,17,68,659.95 thousand and the continuing regulatory non-compliances described above, the Company has been able to raise further debt and equity to maintain sufficient liquidity and has therefore prepared the Statement on a going concern basis. However, we were not provided with sufficient appropriate evidence, including supportable cash-flow forecasts, committed financing arrangements, an executable restructuring plan and sufficiently advanced plans for monetisation of the investment in JSFB, to evaluate the feasibility of Management's plans or to conclude whether the use of the going concern basis of accounting is appropriate. We were also unable to determine the adjustments, if any, that may be required to the amounts and disclosures in the Statement if the Company is unable to continue as a going concern.

The matters described above are interdependent and pervasive to the Statement. Consequently, we were unable to obtain sufficient appropriate evidence to form a basis for a review conclusion.

The matters described in paragraphs 2 and 3 above were also the subject of modifications in our review reports for the quarter and half year ended September 30, 2025 and the quarter and nine months ended December 31, 2025, in our independent auditor's report on the standalone financial results for the year ended March 31, 2026, and in the predecessor auditor's independent auditor's report on the standalone financial statements for the year ended March 31, 2025. The matter described in paragraph 4 above, concerning measurement of the Company's financial liabilities by reference to the realisable value of its investment, was also referred to in our independent auditor's report on the standalone financial results for the year ended March 31, 2026. The default and related developments described in paragraph 1 arose during the current quarter.

Rao & Emmar * BANGALORE * Chartered Accountants

Disclaimer of Conclusion

Because of the significance and pervasive nature of the matters described in the Basis for Disclaimer of Conclusion section of our report, we have not been able to obtain sufficient appropriate evidence to provide a basis for a review conclusion on the Statement. Accordingly, we do not express a conclusion on the accompanying Statement of Unaudited Standalone Financial Results of the Company for the quarter ended June 30, 2026.

Emphasis of Matter

We draw attention to the following matters. These matters are not the basis for our disclaimer of conclusion:

1. **Sale and remeasurement of the investment in JSFB.** As disclosed in Note 6 to the Statement, pursuant to a Share Purchase Agreement dated May 18, 2026, the Company sold 51,60,903 equity shares of JSFB to TVS Motor Company Limited on May 22, 2026 for Rs. 19,31,185 thousand, or Rs. 374.20 per equity share. Consequently, the Company's holding in JSFB reduced from 2,30,09,477 equity shares (21.85%) to 1,78,48,574 equity shares (16.95%). Management assessed the continuing relationship under Ind AS 28, "Investments in Associates and Joint Ventures", and concluded that the Company ceased to exercise significant influence over JSFB from May 22, 2026. The Company therefore discontinued the equity method from that date and recognised a loss on disposal of the long-term investment of Rs. 76,78,547 thousand, based on the historical cost of the shares sold.

   The retained 1,78,48,574 equity shares were remeasured at Rs. 450.50 per share as at May 22, 2026, being their Level 1 fair value under Ind AS 113, "Fair Value Measurement", which became their new carrying amount for subsequent accounting under Ind AS 109. The retained investment was further remeasured at Rs. 468.75 per share as at June 30, 2026, resulting in an aggregate fair-value gain of Rs. 96,89,393 thousand for the quarter, presented as "Fair value changes on investments (Net)". The net effect on the Statement of Profit and Loss for the quarter was a gain of Rs. 20,10,846 thousand. Note 6 states that this approximates the amount arising under the combined measurement principle in paragraph 22 of Ind AS 28, being the difference between (a) the fair value of the retained investment together with the proceeds from the interest disposed of and (b) the equity-method carrying amount of the entire pre-transaction holding immediately before the loss of significant influence. The equity-method carrying amount used was the amount as at March 31, 2026 because separately identifiable financial information of JSFB for April 1, 2026 to May 22, 2026 was not available. JSFB ceased to be a related party of the Company under Ind AS 24, "Related Party Disclosures", from May 22, 2026.

2. **Consolidated capital adequacy ratio.** As described in Note 13 to the Statement, the Company's consolidated capital adequacy ratio, computed after taking into account the financial information of JSFB, was 15.49% as at June 30, 2026, compared with the regulatory minimum of 15%.

Rao & Emmar BANGALORE Chartered Accountants

3. **Proposed scheme of amalgamation.** As described in Note 4 to the Statement, the proposed Scheme of Amalgamation of the Company with its holding company, Jana Capital Limited, under Sections 230 to 232 of the Companies Act, 2013 remains subject to sanction by the Hon'ble National Company Law Tribunal ("NCLT"), Chennai Bench. The petition was adjourned for further hearing on August 5, 2026. The Regional Director has raised observations regarding the Company's negative net worth and adjusted net worth ratios, and the Official Liquidator's report remained under the Company's review as at the date of this report. As the Scheme had neither been sanctioned nor become effective as at June 30, 2026 or up to the date on which the Statement was approved, the Statement has been prepared on a standalone basis without giving effect to the proposed amalgamation.

Our disclaimer of conclusion is not in respect of the matters described in this Emphasis of Matter section.

For **RAO AND EMMAR**
Chartered Accountants
Firm Registration No: 003084S

Rao & Emmar
BANGALORE
Chartered Accountants

B J PRAVEEN
Partner
Membership No: 215713
UDIN : 26215713HTNPHS5094
Place: Bengaluru
Date: August 5, 2026

JANA HOLDINGS LIMITED

CIN: U74900TZ2016PLC033423

Reg. Office: 3rd Floor, Sri Krishna Towers, Sy. No./25B1, Krishnagiri Bye-Pass Road, Hosur East, Hosur, Krishnagiri- 635109,Tamil Nadu.

STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE PERIOD ENDED 30 JUNE 2026

REGULATION 52(1) AND (2) OF THE LISTING REGULATIONS

(₹ in INR ‘000s)

S.No	Particulars	3 months ended 30-June-2026	3 months ended 31-March-2026	3 months ended 30-June-2025	Year to date for period ended 30-June-2026	Year to date for period ended 30-June-2025	For the year ended 31-March-2026
		Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited
1	**Interest earned (a)+(b)+(c)+(d)**	**11,028.69**	**937.76**	**110.76**	**11,028.69**	**110.76**	**2,238.41**
(a)	Interest/disc. on advances/ bills	-	-	-	-	-	-
(b)	Income on investments	-	-	-	-	-	-
(c)	Interest on balances with Reserve Bank of India and other interbank funds	-	-	-	-	-	-
(d)	Others	11,028.69	937.76	110.76	11,028.69	110.76	2,238.41
2	Other Income	-	-	-	-	-	-
3	**Total Income (1+2)**	**11,028.69**	**937.76**	**110.76**	**11,028.69**	**110.76**	**2,238.41**
4	Interest Expended	4,44,062.50	4,44,062.50	4,61,027.50	4,44,062.50	4,61,027.50	17,93,215.00
5	Operating Expenses (i)+(ii)+(iii)	**(19,96,691.30)**	**15,05,409.07**	**(24,51,661.98)**	**(19,96,691.30)**	**(24,51,661.98)**	**10,73,285.00**
(i)	Employees cost	8,466.89	5,012.35	7,624.81	8,466.89	7,624.81	22,661.05
(ii)	Impairment Loss / (Impairment Loss Reversal) on financial instruments	(96,89,390.78)	14,99,067.43	(41,53,866.83)	(96,89,390.78)	(41,53,866.83)	(6,58,522.19)
(iii)	Other operating expenses	76,84,232.59	1,329.29	16,94,580.05	76,84,232.59	16,94,580.05	17,09,146.14
6	Total Expenditure ((4+5) excluding provisions and contingencies	**(15,52,628.80)**	**19,49,471.57**	**(19,90,634.48)**	**(15,52,628.80)**	**(19,90,634.48)**	**28,66,500.00**
7	Operating Profit before Provisions and Contingencies (3-6)	**15,63,657.49**	**(19,48,533.81)**	**19,90,745.24**	**15,63,657.49**	**19,90,745.24**	**(28,64,261.58)**
8	Provisions (other than tax) and Contingencies	-	-	-	-	-	-
9	Exceptional Items	-	-	-	-	-	-
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	**15,63,657.49**	**(19,48,533.81)**	**19,90,745.24**	**15,63,657.49**	**19,90,745.24**	**(28,64,261.58)**
11	Tax expense	-	-	-	-	-	-
12	Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	**15,63,657.49**	**(19,48,533.81)**	**19,90,745.24**	**15,63,657.49**	**19,90,745.24**	**(28,64,261.58)**
13	Exceptional items	3,64,406.58	3,96,817.83	-	3,64,406.58	-	3,96,817.83
14	**Total comprehensive income/loss for the year (5+6+7)**	**19,28,064.07**	**(15,51,715.98)**	**19,90,745.24**	**19,28,064.07**	**19,90,745.24**	**(24,67,443.75)**
15	Paid-up equity share capital (Rs.10 being the Face Value per share)	2,29,099.06	2,29,099.06	2,29,099.06	2,29,099.06	2,29,099.06	2,29,099.06
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	17,32,502.81	(1,95,561.26)	42,62,627.74	17,32,502.81	42,62,627.74	(1,95,561.26)
17	**Analytical Ratios**						
(i)	Earnings Per Share (EPS)						
	- Basic	84.16	(67.73)	86.89	84.16	86.89	(107.70)
	- Diluted	84.16	(67.73)	86.89	84.16	86.89	(107.70)
18	**NPA Ratios**						
(a)	Gross/Net NPA	-	-	-	-	-	-
(b)	% of Gross/Net NPA	-	-	-	-	-	-
(c)	Return on Assets	-	-	-	-	-	-

For JANA HOLDINGS LIMITED

Rajamani Muthuchamy
Managing Director and CEO
DIN:08080999

Place: Bengaluru
Date: 05-Aug-2026

JANA HOLDINGS LIMITED
CIN: U74900TZ2016PLC033423
Reg. Office: 3rd Floor, Sri Krishna Towers, Sy. No./25B1, Krishnagiri Bye-Pass Road, Hosur East, Hosur, Krishnagiri- 635109,Tamil Nadu.

STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE PERIOD ENDED 30 JUNE 2026
REGULATION 52(1) AND (2) OF THE LISTING REGULATIONS

(₹ in INR '000s)

Notes:

1 The Company Jana Holdings Limited (JHL) is a Non-Banking Financial Company (NBFC) Non Operating Financial Holding Company (NOFHC) registered with the Reserve Bank of India effective January 27, 2017.

2 The financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under Section 133 of the Companies Act 2013 ("the Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India.

3 The financial results for the period ended June 30, 2026 have been reviewed by the Audit Committee and recommended for adoption to the Board of Directors. The Board of Directors of the Company have considered and approved the same in its meeting held on 05th Aug 2026.

4 The Board at its meeting held on October 21, 2019, and December 09, 2019, approved fast-track method for merging Jana Holdings Limited (JHL), being the wholly owned Non-Operating Financial Holding Company (NOFHC), with its Holding as well as Core Investment Company, Jana Capital Limited, after receiving the In-principle approval from the RBI on 10th August 2020. As per the existing guidelines, the requirement of having a NOFHC has been dispensed with by the RBI for setting up small finance Banks and Universal Banks. Further, such a merger of the wholly owned subsidiary with the Holding Company will simplify the compliances reported to various Regulatory Authorities, besides resulting in lower operating costs. After the receipt of the in-principle approval from the RBI, the Board of Directors of the transferor and the Transferee Companies met on 24th August 2020 and approved the Scheme of Amalgamation of Jana Holdings Limited (Wholly Owned subs1dlary) with Jana capital Limited (Holding Company).

Jana Capital limited, transferee Company, submitted necessary application to the Regional Director, South-East Region, Ministry of Corporate Affairs, Hyderabad, on 6th November 2020 for obtaining approval of Amalgamation under Section 233 of the Companies Act, 2013. Regional Director, Ministry of Company Affairs, Hyderabad, vide letter dated 26th March 2021 rejected the application filed on 6th November 2020 for the merger of JHL with JCL, since JHL had obtained consent from the creditors to the extent of 82.78% in value as against the minimum threshold of consent from 90% of the creditors in value as required under Section 233 of the Companies Act, 2013 and, as such, the provisions of Section 233(1)(d) could not be fully complied with. The Board of Directors considered the aforesaid rejection order and resolved to file fresh merger

application subject to the approval of the Scheme by the Board of Directors, Shareholders, Creditors, and such other authorities as may be required. Accordingly, the Board of directors of both Jana Holdings Limited and Jana Capital Limited on November 14, 2022, have once again approved the scheme of amalgamation and resolved to apply afresh for the merger of the company with Jana Capital Limited, the Holding Company. In line with the decision of the Board of Directors, the company has taken steps to obtain affidavit in the prescribed Formats from the creditors and shareholders for the merger.

However. the Company, in the meanwhile, received a request from Jana Small Finance Bank Limited (JSFBJ regarding the merger and, due to certain commercial considerations, the Company has decided to put the merger on hold till the listing process of the Jana Small Finance Bank Is completed. JSFB shares have been listed with effect from 14th February 2024.

The Company received the In-principle approval afresh from RBI on July 29, 2024. Further, in order to mitigate the stamp duty implications associated with the approval of the merger scheme by the NCLT, the Company shifted its registered office from the State of Karnataka to the State of Tamil Nadu w.e.f. January 24, 2025, basis the approval of the Regional Director South East Region, Hyderabad, Ministry of Corporate Affair and other regulatory approvals and consequently the Clause II of the Memorandum of Association of the Company was altered to that extent.

The Board re-approved the draft scheme of amalgamation on February 3, 2025, as the previous approval was dated.The Company has obtained the consent from all the shareholders and debenture holders in the prescribed format. The Company has applied to the BSE for its in-principle approval and the same has been further commended to SEBI for approval. The Company has responded the queries raised by SEBI and the company has received the NOC from the BSE for the Merger.

In response to such notices, the Regional Director (Southern Region), Ministry of Corporate Affairs, submitted a representation on February 25, 2026. While no objection to the Scheme was raised in principle, certain observations were made in relation to the Company's financial position, particularly its negative net worth and adjusted net worth ratios. The Company has provided detailed clarifications, stating that these financial metrics are a direct consequence of strategic capital deployment into its operating entity, Jana Small Finance Bank Limited, and do not indicate any erosion of underlying value or adverse impact on stakeholders. It has also been submitted that the proposed amalgamation will strengthen the consolidated capital base and enable more efficient capital allocation across the group.

The Official Liquidator report had submitted his report via email to the Hon'ble Tribunal in the late evening of April 14, 2026, i.e., immediately preceding the scheduled hearing. A copy of the said report was also shared by the OL's office with the Company. The Company is currently in the process of reviewing the contents of the report, and remains prepared to submit appropriate responses or clarifications, as may be directed by the Hon'ble Tribunal, thereby ensuring that the OL's observations are comprehensively addressed.

Further, it was brought to the attention of the Hon'ble Bench that both JHL and JCL have shifted their registered offices from Bengaluru to Hosur, resulting in a change in jurisdiction of the Income Tax Department to Salem Circle 1(1). In view of this transition, and considering that the officials concerned were engaged in election-related duties, the Income Tax Department sought additional time to file its representation. Taking cognizance of these administrative developments, along with the scheduled summer vacation of the Hon'ble NCLT during the month of May 2026, the matter has been adjourned to June 1, 2026.

JANA HOLDINGS LIMITED

CIN: U74900TZ2016PLC033423

Reg. Office: 3rd Floor, Sri Krishna Towers, Sy. No./25B1, Krishnagiri Bye-Pass Road, Hosur East, Hosur, Krishnagiri- 635109,Tamil Nadu.

STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE PERIOD ENDED 30 JUNE 2026
REGULATION 52(1) AND (2) OF THE LISTING REGULATIONS

(₹ in INR '000s)

Notes:

The Income Tax Department, vide its representation/report dated April 30, 2026 filed before the Hon'ble NCLT, Chennai Bench, has stated that it has no objection to the proposed Scheme of Amalgamation between Jana Holdings Limited and Jana Capital Limited. The representation primarily records that the Department reserves its rights to proceed in accordance with the provisions of the Income Tax Act, 1961, in relation to pending assessment and other tax proceedings, if any, in the ordinary course. The Company continues to extend necessary cooperation and remains compliant with applicable statutory and regulatory requirements.

The management remains confident of obtaining the requisite approvals and final sanction of the Scheme in due course. The proposed amalgamation continues to be a key strategic initiative aimed at achieving regulatory alignment, enhancing operational efficiency, and strengthening the overall financial and governance framework of the group.

The Board of Directors of Jana Holdings Limited ("JHL" or the "Transferor Company") and Jana Capital Limited ("JCL" or the "Transferee Company") have approved a Scheme of Amalgamation ("the Scheme") under the provisions of Sections 230 to 232 and other applicable provisions of the Companies Act, 2013, providing for the amalgamation of JHL with JCL. The proposed amalgamation is intended to simplify the Group's holding structure, consolidate the holding company framework, eliminate duplication of corporate and regulatory compliances, enhance governance and operational efficiencies, and facilitate more efficient management of the Group's affairs.

As disclosed in the previous year's financial statements, the Scheme has received all the requisite approvals from the concerned regulatory authorities. The Scheme is presently pending sanction by the Hon'ble National Company Law Tribunal ("NCLT"), Chennai Bench. The Company Petition was listed before the Hon'ble NCLT on 24 June 2026, whereupon the matter was posted for hearing on 15 July 2026. At the hearing held on 15 July 2026, the Petitioner was represented through its counsel, and appearances were also made on behalf of the Regional Director, the Official Liquidator, and the Income Tax Department. Upon a request made during the course of the proceedings, the Hon'ble NCLT adjourned the matter and listed the petition for further hearing on 05 August 2026.

Accordingly, as of 30 June 2026, and up to the date of approval of these financial statements, the Scheme has not attained finality and continues to be pending judicial sanction by the Hon'ble NCLT. Upon sanction of the Scheme by the Hon'ble NCLT and filing of the certified copy of the order with the Registrar of Companies in accordance with the provisions of the Companies Act, 2013, the Scheme shall become effective in accordance with its terms. Consequently, all the assets, liabilities, rights, obligations, contracts and undertakings of JHL shall stand transferred to and vest in JCL, and JHL shall stand dissolved without undergoing the process of winding up in accordance with the applicable provisions of Section 232 of the Companies Act, 2013.

The Management does not expect any material adverse impact on the financial position or operations of the Company arising from the pending judicial sanction of the Scheme. Accordingly, the accompanying financial statements for the period ended 30 June 2026 have been prepared on a standalone basis, without giving effect to the proposed amalgamation, as the Scheme had not become effective as at the reporting date nor up to the date of approval of these financial statements.

5 During the year, the Company continues to hold Non-Convertible Debentures (NCDs) issued in earlier periods, the proceeds of which were invested in its Associate entity being Jana Small Finance Bank (JSFB the "Operating Entity").

The Company does not carry on any independent operations or revenue-generating activities.The Existing Non-Convertible Debentures issued which is being recognized at amortized cost has been de-recognised during the financial year and recognised at Fair Value through Profit & Loss as the ability of the company to redeem the NCDs and meet associated financial commitments is wholly dependent on the performance and monetization of its investment in the Operating Entity being Jana Small Finance Bank. The resultant gain arising on account of such de-recognition of financial liability at amortized cost to recognition at FVTPL has been recognised as an exceptional item in the statement of profit and loss. The following material risks have been considered in the fair valuation of the NCDs:

• Non-Performance Risk: The underlying asset - the investment in the Operating Entity - is subject to business, regulatory, and financial uncertainties that may adversely affect its ability to generate distributable returns.

• Refinancing Risk: The Company has no alternative funding avenues or internal accruals to refinance or discharge the NCDs upon maturity.

• Absence of Revenue Streams: With no operating income, the Company's only avenue for repayment of the NCDs is the successful divestment of its stake in the Operating Entity.

• Speculative Asset Valuation: The fair value of the investment is volatile and subject to market speculation, with no guaranteed exit mechanism or valuation assurance.

Considering the aforesaid aspects the existing Non-Convertible Debentures at amortized cost has been de-recognised and has been recognised in the financial statements at fair value through Profit & Loss amounting to INR 836.65 crores thereby the resultant fair value gain amounting to INR 36.44 crores has been recognised as an exceptional item in the statement of Profit and Loss for the period ended June 30, 2026.Further to arrive at the Fair Value of Non Convertible Debentures cash and bank balanced has not been considered as on March 31, 2026.

The Company has outstanding listed, secured, redeemable Non-Convertible Debentures ("NCDs") issued under the respective Debenture Trust Deeds ("DTDs"), the original contractual maturity of which was 30 June 2026. Prior to the original maturity date, the Company initiated discussions with the Debenture Trustee and the respective debenture holders for extension of the maturity of the outstanding NCDs. Pursuant thereto, the requisite consent of the debenture holders was obtained for extension of the contractual maturity from 30 June 2026 to 31 December 2026. Consequent upon receipt of such consent, BSE Limited, vide its in-principal approval dated 29 June 2026, approved the extension of the maturity of the listed NCDs.

The consent accorded by the debenture holders was specifically restricted to the extension of the maturity period and did not constitute a waiver, settlement, compromise or discharge of the Company's contractual obligations under the respective Debenture Trust Deeds. Accordingly, the contractual rights of the debenture holders and the corresponding obligations of the Company continue to subsist in accordance with the amended terms governing the NCDs.

JANA HOLDINGS LIMITED
CIN: U74900TZ2016PLC033423
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STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE PERIOD ENDED 30 JUNE 2026
REGULATION 52(1) AND (2) OF THE LISTING REGULATIONS

(₹ in INR '000s)

Notes:

During the period, India Ratings and Research Private Limited (Ind-Ra) revised the credit rating assigned to the Company's listed Non-Convertible Debentures to 'IND D', following the original scheduled redemption date of 30 June 2026. Subsequent to obtaining the requisite approvals for extension of the maturity of the NCDs, the Company continues to engage with the Debenture Trustee and the debenture holders with a view to arriving at a comprehensive and mutually acceptable resolution of the outstanding borrowings.

For the purposes of these financial statements, the outstanding financial liabilities have been recognised and measured in accordance with the Company's accounting policy under Ind AS 109 – Financial Instruments. The carrying amount of the financial liabilities has been determined using an appropriate valuation methodology, having regard to the fair value of the Company's investment in Jana Small Finance Bank Limited, being the Company's principal underlying asset. Accordingly, the carrying amount of the financial liabilities recognised in these financial statements as at 30 June 2026 differs from the aggregate contractual redemption obligations of the Company under the respective Debenture Trust Deeds.

As at 30 June 2026, discussions and negotiations with all the debenture holders are ongoing with the objective of achieving a consensual restructuring of the outstanding contractual obligations. The Company is engaged with the debenture holders to evaluate and implement an appropriate resolution framework that appropriately reflects the intrinsic value of the Company's underlying investment in Jana Small Finance Bank Limited while balancing the commercial interests of all stakeholders. Pending the conclusion of such negotiations and execution of the requisite contractual documentation, the contractual redemption obligations under the respective Debenture Trust Deeds continue to remain legally enforceable in accordance with their amended terms, whereas the financial liabilities continue to be recognised and measured in accordance with the applicable requirements of Ind AS 109.

6 During the period April-2026 to June-2026, the sale of 51,60,903 shares at ₹ 374.20 per share (avg) resulting in a capital loss of ₹ 767.85 crores. The sale of shares during the period April-2026 to June-2026 has been carried out on First In First Out basis (FIFO).

Investments represent the shares invested in its associate company Jana Small Finance Bank. The IPO of equity shares of Jana Small Finance Bank Ltd has been completed and the shares are listed in the stock exchanges with effect from 14th February 2025. The fair market value of shares of Jana Small Finance Bank as on June 30, 2026 is Rs. 468.75 per share as compared to March 31, 2026 being Rs.360.15 per share resulting in an increase in investment value and accordingly the investments are valued at fair market value as per IND AS 28-Investment in Associates and Joint Ventures and presented under Investments at Fair Value through profit or loss. The increase / decrease in the market value of share shall be recognized through Profit or loss in the statement of profit and loss.

The Company completed the sale of 5,160,903 equity shares of Jana Small Finance Bank Limited ("JSFB") to TVS Motor Company Limited pursuant to the Share Purchase Agreement dated 18 May 2026. The transaction was completed on 22 May 2026 at a consideration of ₹1,931,185 thousand, representing a transaction price of ₹374.20 per equity share. Consequent to the transaction, the Company's shareholding in JSFB reduced from 23,009,477 equity shares (21.85%) to 17,848,574 equity shares (16.95%).

Following completion of the transaction, Management undertook a comprehensive assessment of the Company's continuing relationship with JSFB in accordance with Ind AS 28 – Investments in Associates and Joint Ventures to determine whether the Company continued to exercise significant influence. While the reduction in the Company's shareholding below the presumptive threshold of 20% was a relevant consideration, Management's assessment extended beyond the quantitative threshold and included an evaluation of all qualitative indicators of significant influence, including Board representation, participation in financial and operating policy decisions, governance rights, committee representation and other contractual or statutory arrangements.

Based on this assessment, Management concluded that, with effect from 22 May 2026, the Company no longer retained the practical ability to participate in the financial and operating policy decisions of JSFB and, accordingly, ceased to exercise significant influence over the investee. Consequently, the investment ceased to qualify as an investment in an associate and the Company discontinued the application of the equity method of accounting from that date in accordance with paragraph 22 of Ind AS 28.

In accordance with paragraph 22 of Ind AS 28 – Investments in Associates and Joint Ventures, once the Company ceased to exercise significant influence over JSFB on 22 May 2026, the investment could no longer be accounted for using the equity method. Accordingly, on that date, the Company derecognised its investment in associate and recognised the retained investment at its fair value.

The Company sold 5,160,903 equity shares of JSFB during the year at a negotiated transaction price of ₹374.20 per equity share, resulting in total sale proceeds of ₹1,931,185 thousand, against a carrying cost attributable to these shares based on their historical cost of acquisition. Accordingly, the Company recognised a loss on disposal of long-term investment of ₹7,678,547 thousand in the Statement of Profit and Loss for the quarter.

Following the disposal, the Company continued to hold 17,848,574 equity shares (16.95%) of JSFB. As required by paragraph 22 of Ind AS 28, this retained investment was remeasured at its fair value using the quoted market price of ₹450.50 per equity share as on 22 May 2026, which represents a Level 1 fair value measurement under Ind AS 113 – Fair Value Measurement. The fair value determined on this basis became the new carrying amount of the retained investment for subsequent accounting under Ind AS 109 – Financial Instruments. The retained investment was further remeasured to its fair value of ₹468.75 per equity share as on 30 June 2026, also a Level 1 measurement under Ind AS 113. The resulting fair value gain, aggregating ₹9,689,393 thousand for the quarter, has been recognised in the Statement of Profit and Loss as "Fair value changes on investments (Net)".

The net effect of the above amounts on the Statement of Profit and Loss for the quarter ended 30 June 2026 is a gain of ₹2,010,846 thousand, being the fair value gain of ₹9,689,393 thousand net of the loss on disposal of ₹7,678,547 thousand. This net gain approximates the amount that would result from applying paragraph 22 of Ind AS 28, which requires the difference between (a) the fair value of the retained investment together with proceeds from the interest disposed of, and (b) the equity-method carrying amount of the entire pre-transaction holding immediately before loss of significant influence, to be recognised as a single combined amount in the Statement of Profit and Loss upon loss of significant influence. Management has presented the constituent amounts comprising this net effect separately within the Statement of Profit and Loss, rather than as a single combined line item.

Notes:

The net effect of the above amounts on the Statement of Profit and Loss for the quarter ended 30 June 2026 is a gain of ₹2,010,846 thousand, being the fair value gain of ₹9,689,393 thousand net of the loss on disposal of ₹7,678,547 thousand. This net gain approximates the amount that would result from applying paragraph 22 of Ind AS 28, which requires the difference between (a) the fair value of the retained investment together with proceeds from the interest disposed of, and

(b) the equity-method carrying amount of the entire pre-transaction holding immediately before loss of significant influence, to be recognised as a single combined amount in the Statement of Profit and Loss upon loss of significant influence. Management has presented the constituent amounts comprising this net effect separately within the Statement of Profit and Loss, rather than as a single combined line item.

Accordingly, the accounting impact recognised in the Statement of Profit and Loss reflects (i) the loss on disposal of the shares sold, based on their historical carrying amount (Refer Note 19), (ii) the fair value gain on the retained investment upon derecognition of the investment in associate and its subsequent remeasurement under Ind AS 109 (Refer Note 16), and (iii) the net gain of ₹201.09 crore arising from these items together, consistent with the combined measurement principle in paragraph 22 of Ind AS 28.

Consequent to the cessation of significant influence, the retained investment has been recognised as a financial asset and is subsequently measured in accordance with Ind AS 109 – Financial Instruments and the Company's accounting policy applicable to financial assets.

The Company also reassessed its relationship with JSFB for the purposes of Ind AS 24 – Related Party Disclosures. Based on Management's evaluation that the Company no longer retained Board representation, governance rights, participation in policy-making or any other contractual rights conferring significant influence, JSFB ceased to qualify as a related party by virtue of significant influence with effect from 22 May 2026, and the related-party disclosures have been revised prospectively.

The assessment of whether the Company continued to exercise significant influence over JSFB involved the application of significant management judgement in accordance with Ind AS 1 – Presentation of Financial Statements and Ind AS 28 – Investments in Associates and Joint Ventures. Management considered both quantitative and qualitative indicators, including the extent of the Company's shareholding, Board representation, participation in policy-making processes, governance rights, committee representation and other contractual arrangements. Based on the facts and circumstances existing at the date of the transaction, Management concluded that significant influence ceased on 22 May 2026. Accordingly, the investment was derecognised as an associate, the retained investment was remeasured at fair value and recognised as a financial asset in accordance with the applicable requirements of Ind AS 28 and Ind AS 109.

The equity-method carrying amount referred to above is based on the Company's carrying value of the investment as at 31 March 2026, as separately identifiable financial information of JSFB for the period 1 April 2026 to 22 May 2026 was not available to incorporate an equity-accounted pick-up for that stub period. Management does not consider the impact of this approximation to be material to the amounts disclosed above.

7 The Company is a NOFHC of Jana Small Finance Bank Limited ('JSFB' or 'the Bank') and has no operation of its own. In accordance with Section 45-IA of the RBI Act 1934, and Master Direction DNBR.PD.008/03.10.119/2016-17 dated September 1, 2016, the Company is required to adhere the prescribed net owned funds requirement of INR 500 Lakhs to carry on the business of a non-banking financial institution.

The Company has shortfall of the prescribed minimum net owned fund as of June 30, 2026 being (INR 620.88 crores). The main reason for shortfall is on account of accumulated losses which consists of cost of borrowings.

To resolve the issue, the Company evaluated the option to merge with Jana Capital Limited (the holding Company and a Core Investment Company) and accordingly filed an application for merger the position of which has been explained above.

8 The Company is a Non-Operating Financial Holding Company ('NOFHC') of Jana Small Finance Bank Limited ('JSFB' or 'the Bank') and has no operation of its own. As per RBI guidelines, the Company has a leverage ratio of 4.27 times which is higher than the regulatory threshold of 1.25 times on a standalone basis for the period ended June 30, 2026.

9 The Company has incurred a net profit of INR 192.81 crores during the period ended June 30, 2026 (net loss of INR 246.74 crores during the year ended March 31, 2026), and despite the accumulated losses being at INR 2,176.87 crores, as on June 30, 2026, the Reserves and Surplus remain positive at INR 173.25 crores. However, breaches in the regulatory requirements such as net owned funds continue to exist. Despite that, the Company was able to successfully raise further debt and equity required for maintaining sufficient liquidity and meeting its obligations and is in a position to continue its business in the foreseeable future. Accordingly, the financial statements have

10 The Company is a NOFHC and has classified this as its business segment and accordingly there are no separate reportable segments in accordance with Ind AS 108 "Operating Segment".

11 Reserves include Statutory Reserve as per Section 45-IC of Reserve Bank of India Act 1934, balance in securities premium and retained earnings.

12 Listing requirement for equity shares of Associate Company:

As per Small Finance Bank Licensing Guidelines issued by the RBI, the equity shares of the Bank are required to be listed on a stock exchange in India within three years from the date of commencement of banking business i.e., March 27, 2021. The IPO of equity shares of Jana Small Finance Bank Ltd has been completed and the shares are listed in the stock exchanges with effect from 14th February 2025.

13 The Company is a Non operating Financial Holding Company ('NOFHC') of Jana Small Finance Bank Limited ('JSFB' or 'the Bank') and has no operation of its own. As per RBI guidelines, the Company shall maintain minimum capital adequacy ratio ('CAR') at a consolidated level based on the prudential guidelines on Capital Adequacy and Market Discipline – New Capital Adequacy Framework (NCAF) issued under Basel II framework and Guidelines on Implementation of Basel III Capital Regulations of India, when implemented. For the period ended June 30, 2026 the Consolidated CAR is at 15.49 which is greater than the regulatory minimum of 15%.

JANA HOLDINGS LIMITED

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STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE PERIOD ENDED 30 JUNE 2026
REGULATION 52(1) AND (2) OF THE LISTING REGULATIONS

(₹ in INR '000s)

Notes:

14 Previous period/year figures have been regrouped / reclassified, wherever necessary to conform with the current period/year presentation.

For JANA HOLDINGS LIMITED

Rajamani Muthuchamy
Managing Director and CEO
DIN:08080999

Place: Bengaluru
Date: 05-Aug-2026

JANA HOLDINGS LIMITED

Reg. Office: 3rd Floor, Sri Krishna Towers, Sy. No./25B1, Krishnagiri Bye-Pass Road, Hosur East, Hosur, Krishnagiri- 635109,Tamil Nadu.

CIN: U74900TZ2016PLC033423

Standalone Statement of Assets and Liabilities of the Company as at 30 June 2026
Regulation 52(2)(f) of the Listing Regulations

(Amounts are in INR thousands)

Sl. No.	Particulars	As at 30-June-2026 Unaudited	As at 31-March-2026 Audited
A	**Assets**		
1	**Financial assets**		
(a)	Cash and cash equivalent	19,61,672.46	32,977.88
(b)	Bank balance other than (a) above	-	-
(c)	Receivables	-	-
(d)	Loans	-	-
(e)	Investments	83,66,519.06	82,86,863.14
(f)	Other financial assets	1,696.50	1,696.50
2	**Non-financial assets**		
(a)	Inventories	-	-
(b)	Current tax assets (Net)	906.22	227.55
(c)	Deferred tax assets (Net)	-	-
(d)	Investment Property	-	-
(e)	Biological assets other than bearer plants	-	-
(f)	Property, plant and equipment	578.95	670.56
(g)	Other non financial assets	-	-
	Total Assets	**1,03,31,373.19**	**83,22,435.63**
B	**Liabilities and Equity**		
1	**Financial Liabilties**		
(a)	Derivative Financial Instruments	-	-
(b)	Payables	-	-
	(I) Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than MSMEs	-	-
	(II) Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than MSMEs	-	-
(c)	Debt Securities	83,66,518.99	82,86,863.06
(d)	Other financial liabilities	349.04	285.00
2	**Non-financial liabilities**		
(a)	Current tax liabilities (Net)	-	-
(b)	Provisions	1,093.01	1,093.01
(c)	Deferred tax liabilities (Net)	-	-
(d)	Other non-financial liabilities	1,810.28	656.75
3	**Equity**		
	i) Equity share capital	2,29,099.06	2,29,099.06
	ii) Other equity	17,32,502.81	-1,95,561.26
	Total Liabilities and Equity	**1,03,31,373.19**	**83,22,435.63**

For JANA HOLDINGS LIMITED

JANA HOLDINGS LIMITED

Rajamani Muthuchamy
Managing Director and CEO
DIN:08080999

Place: Bengaluru
Date: 05-Aug-2026

JANA HOLDINGS LIMITED

Reg. Office: 3rd Floor, Sri Krishna Towers, Sy. No./25B1, Krishnagiri Bye-Pass Road, Hosur East, Hosur, Krishnagiri-635109,Tamil Nadu.
CIN: U74900TZ2016PLC033423

Standalone Statement of Unaudited Cash Flow Statement For The Period Ended 30 June 2026

Particulars	Period ended 30-June-2026	Year ended 31-March-2026
	Unaudited	Audited
Cash flow from operating activities		
Profit or (Loss) after tax	19,28,064.07	(24,67,443.75)
Adjustments for:	-	-
Depreciation and amortization expenses	91.61	271.50
Exceptional Items	(3,64,406.58)	(3,96,817.83)
Other non cash items on sale of investment	72,84,748.06	17,00,024.46
Loss on Sale of Furniture (Miscellaneous)	-	-
Fair value changes on investments (Net)	(96,89,390.78)	-6,58,522.19
Finance cost (Interest on debt securities)	4,44,062.50	17,93,215.00
FD interest income	(11,028.69)	(2,224.52)
Operating loss before working capital changes and adjustments	**(4,07,859.80)**	**(31,497.33)**
Changes in working capital		
(Decrease) / Increase in payables	-	-
Decrease/ (increase) in other financial assets	(678.67)	25.03
(Decrease) / Increase in other financial liabilities	64.04	10.00
(Decrease) / Increase in other non-financial liabilities	1,153.53	-149.85
Decrease/ (increase) in other non financial assets	-	-
Cash from (used in) operations	**538.89**	**(114.81)**
Cash used in operations	**538.89**	**(114.81)**
Income tax paid / Current tax assets (net)	-	-
Net cash flows used in operating activities (A)	**(4,07,320.90)**	**(31,612.14)**
Cash flow from Investing activities		
Payment for purchase of property, plant and equipment	-	(612.71)
Receipt for sale of property, plant and equipment	-	-
Proceeds from sale of investments	19,31,191.31	2,00,589.61
Interest on FD	11,028.69	2,224.52
Net cash flow used in investing activities (B)	**19,42,220.00**	**2,02,201.42**
Cash flow from Financing activities		
Proceeds from issue of shares	-	-
Premium on issue of shares	-	-
Proceeds from debt securities issued	-	-
Interest paymet on debt security (actual)	-	(16,965.00)
Repayment of dues for debt securities	-	(1,50,000.00)
Net cash flow from financing activities (C)	**-**	**(1,66,965.00)**
Net increase in cash and cash equivalents (A+B+C)	15,34,899.09	3,624.27
Cash and cash equivalents at the beginning of the year	**32,977.88**	29,353.61
Cash and cash equivalents at the end of the year	**15,67,876.97**	**32,977.88**
Cash and cash equivalents comprise (Refer note 1)		
Balances with banks		
On current accounts	5,277.55	4,501.84
On deposits with Banks	19,56,394.91	28,476.04
Total cash and bank balances at end of the year	**19,61,672.46**	**32,977.88**

For JANA HOLDINGS LIMITED

JANA HOLDINGS LIMITED

Rajamani Muthuchamy
Managing Director and CEO
DIN:08080999

Place: Bengaluru
Date: 05-Aug-2026

Annexure-A

Sl.No.	Particulars	For the Period Ended 30-June-2026
1	Debt-Equity ratio; #	4.27
2	Debt service coverage ratio;	NA*
3	Interest service coverage ratio;	NA*
4	Outstanding redeemable preference shares (quantity and value);	NA
5	Capital redemption reserve/debenture redemption reserve;	NA
6	Net worth; (in thousands)	19,61,601.87
7	Net profit after tax;	19,28,064.07
8	Earnings per share: (Basic and Diluted)	84.16
9	Current ratio	1.23
10	Long term debt to working capital	-
11	Bad debts to Account receivable ratio	NA
12	Current liability ratio	0.81
13	Total debts to total assets;	0.81
14	Debtors turnover	NA
15	Inventory turnover	NA
16	Operating margin (%);	NA
17	Net profit margin (%);	NA
18	Sector specific equivalent ratios, as applicable	
(a)	CAR Ratio (Consolidated CAR) ^	15.69%
(b)	Gearing Ratio	0.77
(c)	Net Owned Fund	(62,08,757.01)

Debt service coverage ratio and Interest service coverage ratio are not applicable to NBFCs registered with RBI as provided in proviso to Regulation 52(4) of SEBI (LODR) Regulations 2015.

^ Consolidated CRAR of the Company is arrived at taking into account the financial information of Jana Small Finance Bank Ltd, its Associate Company.

For Jana Holdings Limited

JANA HOLDINGS LIMITED

Rajamani Muthuchamy
MD and CEO
DIN:08080999

Date: 05-Aug-2026
Place: Bengaluru

Annexure B

Details of Credit Rating - Jana Holdings Limited

Current Rating Details - 30-June-2026

Sr. No.	ISIN	Name of the Credit Rating Agency	Credit Rating assigned	Outlook (Stable/ Positive/Negative/No Outlook)	Rating Action(New/Upgrade/Downgrade/Re-Affirm/Other)	Specify other rating action	Date of Credit rating	Verification status of Credit Rating Agencies	Date of verification
1	INE682V08158	India Ratings and Research Pvt Ltd	IND D	No Outlook	Downgraded	Nil	11-05-2023	Verified	30-06-2026

For Jana Holdings Limited

Rajamani Muthuchamy
MD and CEO

Place: Bengaluru
Date: 05-Aug-2026

JANA HOLDINGS LIMITED

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Certificate for asset cover by issuer of Debt Securities - Jana Holdings Limited as on 30th June 2026 as per SEBI circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022

Amount are in INR thousands unless specified

Column A	Column B	Column	Column	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as security	Elimination (amount in negative)	Total (C to H)	Related to only those items covered in this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with paripassu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)
		Book Value	Book Value	Yes / No	Book Value	Book Value				Related to Column F				
Assets														
Property, Plant and Equipment		-	-	No	-	-	578.95	-	578.95	-	-	-	-	-
Capital Work-in-Progress		-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	-	-	-	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	-	-	-	-	-	-	-	-
Investments	Investment in Associate Company JSFB	-	-	Yes	-	-	83,66,519.06	-	83,66,519.06	-	-	-	-	-
Loans		-	-	No	-	-	-	-	-	-	-	-	-	-
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	19,61,672.46	-	19,61,672.46	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	-	No	-	-	-	-	-	-	-	-	-	-
Others		-	-	No	-	-	2,602.72	-	2,602.72	-	-	-	-	-
Total		**-**	**-**		**-**	**-**	**1,03,31,373.19**	**-**	**1,03,31,373.19**	**-**	**-**	**-**	**-**	**-**
Liabilities														
Debt securities to which this certificate pertains		-	-	Yes	-	-	-	-	-	-	-	-	-	-
Other debt sharing pari-passu charge with above debt		-	-	Yes	-	-	-	-	-	-	-	-	-	-
Other Debt		-	-	No	-	-	83,66,518.99	-	83,66,518.99	-	-	-	-	-
Subordinated debt		-	-	No	-	-	-	-	-	-	-	-	-	-
Borrowings		-	-	No	-	-	-	-	-	-	-	-	-	-
Bank		-	-	No	-	-	-	-	-	-	-	-	-	-
DebtSecurities		-	-	No	-	-	-	-	-	-	-	-	-	-
Others		-	-	No	-	-	349.04	-	349.04	-	-	-	-	-
Trade payables		-	-	No	-	-	-	-	-	-	-	-	-	-
Lease Liabilities		-	-	No	-	-	-	-	-	-	-	-	-	-
Provisions		-	-	No	-	-	1,093.01	-	1,093.01	-	-	-	-	-
Others		-	-	No	-	-	1,810.28	-	1,810.28	-	-	-	-	-
Total		**-**	**-**		**-**	**-**	**83,69,771.32**	**-**	**83,69,771.32**	**-**	**-**	**-**	**-**	**-**
Cover on Book Value		-	-		-		0.81		0.81					
Cover on Market Value		-	-				0.81		0.81					

For JANA HOLDINGS LIMITED

Rajamani Muthuchamy
Managing Director and CEO
DIN:08080999

Place: Bengaluru
Date: 05-Aug-2026

Annex - IV-A

A. Statement of utilization of issue proceeds for the Period April 2026 to June 2026.

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Jana Holdings Limited	INE682V08158	Private placement	NCDs	25-05-2023	Rs.362.50 Crores	Rs.362.50 Crores	No	Nil	Nil

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	**Remarks**
Name of listed entity	Jana Holdings Limited
Mode of fund raising	Private placement
Type of instrument	Non-convertible Securities
Date of raising funds	25-05-2023
Amount raised	362.50 Crores
Report filed for quarter ended	30th June 2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	-
Date of approval	-
Explanation for the deviation/ variation	-
Comments of the audit committee after review	-
Comments of the auditors, if any	-

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table: Nil

Original object	**Modified object, if any**	**Original allocation**	**Modified allocation, if any**	**Funds utilised**	**Amount of deviation/variation for the quarter according to applicable object (in Rs. crore and in %)**	**Remarks, if any**
-	-	Nil	-	-	-	-

Deviation could mean:

a. Deviation in the objects or purposes for which the funds have been raised.
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

For Jana Holdings Limited

Rajamani Muthuchamy
Managing Director and CEO
DIN: 08080999

Date: 05-Aug-2026
Place: Bengaluru