

April 17, 2025

BSE Limited

Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai 400 001

Scrip Code: 543940

Dear Sirs.

National Stock Exchange of India Limited

Exchange Plaza,

Plot No. C/1, G Block, Bandra-Kurla Complex,

Bandra (East), Mumbai 400 051

Trading Symbol: JIOFIN

Sub: Media Release - Consolidated and Standalone Audited Financial Results for

the quarter and year ended March 31, 2025

In continuation of our letter of today's date on Consolidated and Standalone Audited Financial Results for the quarter and year ended March 31, 2025, we attach a copy of Media Release being issued by the Company in this regard.

The Consolidated and Standalone Audited Financial Results for the quarter and year ended March 31, 2025, approved by the Board of Directors and the Media Release thereon are also available on the Company's website at 'www.jfs.in'.

This is for information and records.

Thanking you

Yours faithfully,

For Jio Financial Services Limited

Mohana V
Group Company Secretary and
Compliance Officer

Encl: a/a



MEDIA RELEASE

Jio Financial Services Limited AUM crosses Rs. 10,000 crore FY25 PPoP at Rs. 1,594 crore

Mumbai, April 17, 2025: The Board of Directors of Jio Financial Services Limited ("JFSL"), at its meeting held in Mumbai today, approved the audited financial results for the fourth quarter and financial year ended March 31, 2025.

Consolidated financial highlights for the financial year ended March 31, 2025, were as follows:

- Assets under Management (AUM) of Jio Finance Ltd. (JFSL's NBFC subsidiary) stood at Rs. 10,053 crore as of March 31, 2025, up from Rs. 173 crore as of March 31, 2024, and Rs. 4,199 crore as of December 31, 2024.
- Income from Business Operations stood at Rs. 349 crore.
- Total Income at Rs. 2,079 crore, up 12% YoY.
- Pre-Provision Operating Profit at Rs. 1,594 crore.
- Profit After Tax at Rs. 1,613 crore.
- Equity infusion of Rs. 1,346 crore in FY25 in group companies to support growth plans.
- Board recommends a dividend of Rs. 0.50 per equity share of face value Rs. 10.

Consolidated financial highlights for the guarter ended March 31, 2025, were as follows:

- Total Income at Rs. 518 crore, up 24% YoY.
- Pre-Provision Operating Profit at Rs. 374 crore, up 18% YoY.
- Profit After Tax at Rs. 316 crore.

With a robust foundation for sustainable growth – including people, processes, technology, and governance framework – in place, JFSL made rapid strides in FY25 in terms of execution.

Catering to the four core financial needs of a customer – the need to borrow, invest, transact and protect – JFSL group entities launched diverse offerings, spanning loans, digital gold, an investment tracker and spend analyser, savings bank accounts, and insurance.

The swift rollout of diverse products through the year has translated into positive growth trends in the Company's operating performance in FY25.

Along with a growing suite of financial products and services, the Company also focused on enhancing its distribution reach across digital and physical touchpoints. JFSL's digital distribution ecosystem was further bolstered by the integration of the Company's product offerings with the MyJio app in September 2024.

The JioFinance app, a unified digital storefront for JFSL's retail-focused products and services, gained traction and recorded 8 million monthly active users (MAU) across all digital properties in March 2025.

The data intelligence engine created at JFSL is helping process diverse sets of internal and external data to improve customer targeting, customer experience and operational efficiency. During the year, contextual marketing campaigns targeted at the group ecosystem's expansive customer base were rolled out.

The JFSL group's physical footprint also grew during the year, with Jio Finance Limited establishing a physical presence in 10 Tier-1 cities, which are exhibiting strong demand for its suite of retail and corporate lending solutions. Jio Payments Bank Limited, which had 2.31 million customers as on March 31, 2025, expanded its network of Business Correspondents (BC) to 14,000+ BCs, an over six-fold increase over FY24.

A key highlight of the year was an industry-first initiative by Jio Payment Solutions Limited, JioSoundPay on JioBharat feature phones. JioSoundPay is an innovative feature that provides instant audio alerts for UPI payments, boosting security and ease for merchants.



To fuel future growth aspirations and support the growing scale of our diverse businesses, **JFSL infused additional equity of Rs. 1,346 crore in group entities**, including Jio Finance Limited, Jio Payments Bank Limited, and the joint ventures with BlackRock for asset management and wealth management.

Underscoring JFSL's commitment to creating value for all stakeholders, the Board of Directors of JFSL recommended a dividend of Rs. 0.50 per equity share of face value Rs. 10 each.

"In FY25, we leveraged the strong foundation built in FY24 to drive exceptional execution and significant operational growth across businesses, in a risk-calibrated manner. The year was defined by swift product launches, strengthening distribution across key markets, and rapid growth in the JioFinance app's user base. In FY26, we will build upon this momentum by leveraging our integrated data infrastructure and AI-driven analytics to offer the right product to the right customer, through the right channel. Over the medium-to-long term, our aspiration is to become one of the leading companies in financial services, in terms of meaningful market share, innovation, and ability to offer products at cost points relevant for Indian customers," said Hitesh Sethia, Managing Director and Chief Executive Officer, Jio Financial Services Limited.

To download the JioFinance app, click here

JFSL Corporate Communications:

Aveek Datta aveek.datta@jfs.in

Shruti Singh shruti.singh@jfs.in

IFSL Investor Relations

investor.relations@jfs.in

CIN: L65990MH1999PLC120918



About Jio Financial Services Limited:

Jio Financial Services Limited (JFSL) is a Core Investment Company (CIC), registered with the Reserve Bank of India. JFSL is a new-age institution, which operates a full-stack financial services business through customer-facing entities, including Jio Finance Limited, Jio Insurance Broking Limited, Jio Payment Solutions Limited, Jio Leasing Services Limited, Jio Finance Platform and Service Limited, and Jio Payments Bank Limited

Its digital-first model aims to ensure the holistic financial well-being of Indian citizens by enabling them to borrow, transact, save and invest seamlessly. Through the JioFinance app, customers can access a range of services including loans, savings accounts, UPI bill payments, recharges, digital insurance, financial tracking and management tools and more. JFSL has also entered into a joint venture with BlackRock, the world's leading providers of investment solutions, to offer asset management, wealth management and broking services in India.

JFSL was originally incorporated as Reliance Strategic Investments Private Limited on July 22, 1999, under the Companies Act 1956. Subsequently, the name of the Company was changed to Reliance Strategic Investments Limited and a fresh certificate of incorporation was issued on January 14, 2002. Thereafter, pursuant to a scheme of demerger with Reliance Industries Limited, the name of the Company was further changed to 'Jio Financial Services Limited' and a fresh certificate of incorporation was issued on July 25, 2023. JFSL has been listed on the BSE and NSE since August 21, 2023.

For more updates, please visit www.jfs.in | Follow JFSL on Instagram: @OfficialJioFinance | X: @JioFinance1 | Facebook: @JioFinance1 | LinkedIn: <a href="@Jio

Safe Harbor

This press release contains forward-looking statements which may be identified by their use of words like "plans," "expects," "will," "anticipates," "believes," "intends," "projects," "estimates" or other words of similar meaning. All statements that address expectations or projections about the future, including, but not limited to, statements about the strategy for growth, product development, market position, expenditures, and financial results are forward-looking statements. Forward-looking statements are based on certain assumptions and expectations of future events. The companies referred to in this press release cannot guarantee that these assumptions and expectations are accurate or will be realized. The actual results, performance or achievements, could thus differ materially from those projected in any such forward-looking statements. These companies assume no responsibility to publicly amend, modify or revise any forward looking statements, on the basis of any subsequent developments, information or events, or otherwise.