

# Integrated Governance

## Jana Small Finance Bank Limited

### General information about company

Scrip code	544118	
NSE Symbol	JSFB	
MSEI Symbol	NA	
ISIN	INE953L01027	
Date of start of financial year	01-04-2025	
Date of end of financial year	31-03-2026	
Reporting Quarter Type	Quarterly	
Date of Quarter Ending	31-12-2025	
Type of company	Equity	
Whether Annexure I (Part A) of the SEBI Circular dated December 31, 2024 related to Compliance Report on Corporate Governance is applicable to the entity?	true	
Whether Annexure I (Part B) of the SEBI Circular dated December 31, 2024 related to Investor Grievance Redressal Report is Applicable to the entity?	true	
Whether Annexure I (Part C) of the SEBI Circular dated December 31, 2024 related to Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies is Applicable to the entity?	false	Bank has not acquired any shares/ voting rights in unlisted Company
Whether Annexure I (Part D) of the SEBI Circular dated December 31, 2024 related to Disclosure of Imposition of Fine or Penalty is Applicable to the entity?	true	
Whether Annexure I (Part E) of the SEBI Circular dated December 31, 2024 related to Disclosure of Updates to Ongoing Tax Litigations or Disputes is Applicable to the entity?	true	
Risk management committee	true	
Market Capitalisation as per immediate previous Financial Year	Top 1000 listed entities	
Is SCORE ID Available ?	true	
SCORE Registration ID	j00355	
Reason For No SCORE ID		
Type of Submission	Original	
Remarks (website dissemination)		

## Annexure I

### Annexure I to be submitted by listed entity on quarterly basis

#### I. Composition of Board of Directors

Disclosure of notes on composition of board of directors explanatory

Whether the listed entity has a Regular Chairperson

true

Whether Chairperson is related to MD or CEO

false

Disqualification of Directors under section 164 of the Companies Act, 2013

Sr no.	Title(Mr/Ms)	Name of the Director	DIN	Category 1 of directors	Category 2 of directors	Category 3 of directors	Whether the director is disqualified?	Start Date of disqualification	End Date of disqualification	Details of disqualification	Current status	Whether special resolution passed? [Refer Reg. 17(1A) of Listing Regulations]	Date of passing special resolution	Initial Date of appointment	Date of Re-appointment	Date of cessation	Tenure of director(In months)	No of Directorship in listed entities including this listed entity(Refer Regulation 17A of Listing Regulations)	No of Independent Directorship in listed entities including this listed entity(Refer Regulation 17A(1) of Listing Regulations)	Number of memberships in Audit/ Stakeholder Committee(s) including this listed entity (Refer Regulation 26(1) of Listing Regulations)	No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity (Refer Regulation 26(1) of Listing Regulations)	Reason for Cessation	Notes for not providing PAN	Notes for not providing DIN
1	Mr	R Ramaseshan	00200373	Non-Executive - Independent Director	Chairperson		false				Active	NA		08-02-2018	07-02-2023		118	1	1	1	0			
2	Mr	Ajay Chamanlal Kanwal	07886434	Executive Director	Not Applicable	CEO-MD	false				Active	NA		30-08-2017	21-03-2024		101	1	0	0	0			
3	Mr	Ramesh Ramanathan	00163276	Non-Executive - Non Independent Director	Not Applicable		false				Active	NA		24-07-2006	08-02-2018		233	1	0	1	0			
4	Mrs	Chitra Rajiv Talwar	07156318	Non-Executive - Independent Director	Not Applicable		false				Active	NA		31-01-2020	19-06-2024		71	1	1	1	0			
5	Mr	Rahul Khosla	03597562	Non-Executive - Non Independent Director	Not Applicable		false				Active	NA		30-09-2020	19-06-2024		63	1	0	0	0			
6	Mr	Kumbla Srinivas Nayak	09094351	Non-Executive - Independent Director	Not Applicable		false				Active	NA		05-05-2022	05-05-2022		44	1	1	2	0			
7	Mr	Vijaya Kumar Pammi	07492149	Non-Executive - Independent Director	Not Applicable		false				Active	NA		24-03-2023	24-03-2023		33	1	1	1	0			
8	Mr	Krishnan Subramania Raman	10380292	Executive Director	Not Applicable		false				Active	NA		01-01-2024	01-01-2024		24	1	0	1	0			
9	Mr	Dinesh Chander Patwari	10060352	Non-Executive - Independent Director	Not Applicable		false				Active	NA		22-07-2024	22-07-2024		17	2	2	5	2			
10	Mr	Subhash Chandra Khuntia	05344972	Non-Executive - Independent Director	Not Applicable		false				Active	NA		28-07-2021	28-07-2021		33	1	1	2	1			
11	Mr	Rakesh Joshi	09766853	Non-Executive - Independent Director	Not Applicable		false				Active	NA		27-08-2025	27-08-2025		4	1	1	1	0			

## Annexure I

### II. Composition of Committees

Disclosure of notes on composition of committees explanatory

### Audit Committee Details

Whether the Audit Committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	10060352	Dinesh Chander Patwari	Non-Executive - Independent Director	Chairperson	10-10-2024		
2	09094351	Kumbla Srinivas Nayak	Non-Executive - Independent Director	Member	13-05-2022		
3	00163276	Ramesh Ramanathan	Non-Executive - Non Independent Director	Member	08-02-2018		
4	07156318	Chitra Rajiv Talwar	Non-Executive - Independent Director	Member	13-05-2022		
5	07492149	Vijaya Kumar Pammi	Non-Executive - Independent Director	Member	29-04-2023		
6	09766853	Rakesh Joshi	Non-Executive - Independent Director	Member	19-09-2025		

### Nomination and remuneration committee

Whether the Nomination and remuneration committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	07156318	Chitra Rajiv Talwar	Non-Executive - Independent Director	Chairperson	31-01-2020		
2	00163276	Ramesh Ramanathan	Non-Executive - Non Independent Director	Member	08-02-2018		
3	00200373	R Ramaseshan	Non-Executive - Independent Director	Member	08-02-2018		
4	03597562	Rahul Khosla	Non-Executive - Non Independent Director	Member	10-10-2020		
5	07492149	Vijaya Kumar Pammi	Non-Executive - Independent Director	Member	29-04-2023		
6	10060352	Dinesh Chander Patwari	Non-Executive - Independent Director	Member	26-02-2025		

### Stakeholders Relationship Committee

Whether the Stakeholders Relationship Committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	05344972	Subhash Chandra Khuntia	Non-Executive - Independent Director	Chairperson	23-08-2021		
2	00200373	R Ramaseshan	Non-Executive - Independent Director	Member	13-05-2022		
3	10380292	Krishnan Subramania Raman	Executive Director	Member	15-01-2024		
4	10060352	Dinesh Chander Patwari	Non-Executive - Independent Director	Member	19-09-2025		

## Risk Management Committee

Whether the Risk Management Committee has a Regular Chairperson							true
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	07492149	Vijaya Kumar Pammi	Non-Executive - Independent Director	Chairperson	29-04-2023		
2	07886434	Ajay Chamanlal Kanwal	Executive Director	Member	08-02-2018		
3	00200373	R Ramaseshan	Non-Executive - Independent Director	Member	08-02-2018		
4	09094351	Kumbla Srinivas Nayak	Non-Executive - Independent Director	Member	13-05-2022		
5	03597562	Rahul Khosla	Non-Executive - Non Independent Director	Member	10-10-2020		
6	05344972	Subhash Chandra Khuntia	Non-Executive - Independent Director	Member	23-08-2021		
7	10380292	Krishnan Subramania Raman	Executive Director	Member	15-01-2024		
8	09766853	Rakesh Joshi	Non-Executive - Independent Director	Member	19-09-2025		

### Corporate Social Responsibility Committee

Whether the Corporate Social Responsibility Committee has a Regular Chairperson						true	
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	05344972	Subhash Chandra Khuntia	Non-Executive - Independent Director	Chairperson	23-08-2021		
2	07156318	Chitra Rajiv Talwar	Non-Executive - Independent Director	Member	10-10-2020		
3	07886434	Ajay Chamanlal Kanwal	Executive Director	Member	08-02-2018		
4	10380292	Krishnan Subramania Raman	Executive Director	Member	15-01-2024		
5	10060352	Dinesh Chander Patwari	Non-Executive - Independent Director	Member	10-10-2024		
6	09766853	Rakesh Joshi	Non-Executive - Independent Director	Member	19-09-2025		

### Other Committee

Whether the Corporate Social Responsibility Committee has a Regular Chairperson					true	
Sr	DIN Number	Name of Committee members	Name of other committee	Category 1 of directors	Category 2 of directors	Remarks
No records available						

## Annexure I

### III. Meeting of Board of Directors

Disclosure of notes on meeting of board of directors explanatory

Sr	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Notes for not providing Date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors as on date of the meeting	Number of Directors present*(All directors including Independent Director)	No. of Independent Directors attending the meeting*
1	22-07-2025			true	10	10	6
2	09-10-2025	78		true	11	10	7
3	17-10-2025	7		true	11	9	7

## Annexure I

### IV. Meeting of Committees

Disclosure of notes on meeting of committees explanatory

Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reason for not providing date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)	No. of Independent Directors attending the meeting*	No. of members attending the meeting (other than Board of Directors)
1	Audit Committee	30-08-2025				true	5	3	3	0
2	Audit Committee	16-10-2025	46			true	6	6	5	0
3	Audit Committee	17-10-2025				true	6	5	4	0
4	Nomination and remuneration committee	21-07-2025				true	6	6	4	0
5	Nomination and remuneration committee	03-10-2025	73			true	6	5	4	0
6	Nomination and remuneration committee	16-10-2025	12			true	6	5	4	0
7	Risk Management Committee	21-07-2025				true	8	7	5	0
8	Risk Management Committee	16-10-2025	86			true	8	7	5	0
9	Corporate Social Responsibility Committee	26-09-2025				true	6	6	4	0
10	Corporate Social Responsibility Committee	17-12-2025	81			true	6	6	4	0

## Annexure I

### V. Affirmations

Sr	Subject	Compliance status (Yes/No)
1	The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015	true
2	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015 a. Audit Committee	true
3	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. b. Nomination & remuneration committee	true
4	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. c.Stakeholders relationship committee	true
5	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. d. Risk management committee (applicable the top 1000 listed entities)	Yes
6	The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	true
7	The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	true
8	This report and/or the report submitted in the previous quarter has been placed before Board of Directors.	true
9	Any comments/observations/advice of Board of Directors may be mentioned here:	

## Annexure I

Sr	Subject	Compliance status
1	Name of signatory	Lakshmi R N
2	Designation	Company Secretary and Compliance Officer

### Details of Cyber security incidence

Whether as per Regulation 27(2)(ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter		false
Other details of cyber security incidence or breaches or loss of data event		
Number of cyber security incidence or breaches or loss of data event occurred during the quarter		
Sr.	Date of the event	Brief details of the event
No records available		

**Signatory Details**

Name of signatory	Lakshmi R N
Designation of person	Company Secretary and Compliance Officer
Place	Bengaluru
Date	07-01-2026

### Investor Grievance Details

No. of investor complaints pending at the beginning of Quarter	0
No. of investor complaints received during the Quarter	0
No. of investor complaints disposed off during the Quarter	0
No. of investor complaints those remaining unresolved at the end of the Quarter	0

**Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies- The details of acquisition of shares or voting rights in unlisted companies during the quarter in terms of sub-para 1 of para A of Part A of Schedule III are given below:**

Any Other Information for Disclosure of Acquisition of Shares or Voting Rights in Unlisted Companies					
Sr.No.	Name of the unlisted company in which shares or voting rights have been acquired	Date of acquisition	Aggregate holding (% shares or voting rights) as at the end of the previous quarter	% shares or voting rights acquired during the quarter	Aggregate holding (% shares or voting rights) as at the end of the quarter
No records available					

**Disclosure of Imposition of Fine or Penalty** The details of imposition of fine or penalty during the quarter in terms of sub-para 20 of para A of Part A of Schedule III are given below:

Any Other Information for Disclosure of Imposition of Fine or Penalty					
Sr.No.	Name of the authority	Nature and details of the action(s) taken or order(s) passed	Date of receipt of direction or order, including any ad interim or interim orders, or any other communication from the authority	Details of the violation(s)/ contravention(s) committed or alleged to be committed	Impact on financial, operation or other activities of the listed entity, quantifiable in monetary terms to the extent possible
1	National Stock Exchange Limited	Fine imposed	16-12-2025	Delay by 4 days in filing XBRL for half yearly report of RPT in compliance with Regulation 23(9) of the SEBI LODR Regulations. However, the Bank has made its submission requesting for waiver of fine.	No impact on the financial, operation or other activities of the Bank

**Disclosure of Updates to Ongoing Tax Litigations or Disputes** The updates on tax litigations or disputes in terms of sub-para 8 of para B of Part A of Schedule III read with corresponding provisions of Annexure 18 of the Master Circular are given below:

Any Other Information for Disclosure of Updates to Ongoing Tax Litigations or Disputes				
Sr.No.	Name of the opposing party	Date of initiation of the litigation / dispute	Status of the litigation / dispute as per last disclosure	Current status of the litigation / dispute
1	Deputy Commissioner of State Tax	14-08-2024	Demand disputed and decided to file appeal	Appeal filed on 30 Nov 2024
2	Deputy Commissioner of State Tax	26-08-2024	Demand disputed and decided to file appeal	Appeal filed on 29 Nov 2024
3	State Tax Officer	30-08-2024	Demand disputed and decided to file appeal	Appeal filed on 09 Dec 2024
4	Deputy Commissioner of State Tax	11-12-2024	Demand disputed and decided to file appeal	Appeal filed on 10 Mar 2025
5	State Tax Officer	17-02-2025	Demand disputed and decided to file appeal	Appeal filed on 16th May 2025
6	Deputy Commissioner of State Tax	28-02-2025	Demand disputed and decided to file appeal	Appeal filed on 28th May 2025
7	Joint Commissioner of Revenue, State Tax	09-04-2025	Demand disputed and decided to file appeal	Appeal filed on 09th Jul 2025
8	Assessment Unit Income Tax Department	18-03-2025	Demand disputed and decided to file appeal	Appeal filed on 15 Apr 2025
9	Assisstant Commissioner of State Tax	29-12-2023	Demand disputed and decided to file appeal	Appeal filed on 17 Sep 2025
10	Assisstant Commissioner Central tax	25-08-2025	Demand disputed and decided to file appeal	Appeal filed on 04 Nov 2025