



भारतीय रिजर्व बैंक
RESERVE BANK OF INDIA

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बैंक वि. सं. बीएपीडी 9392/22.03.077/2017-18

अप्रैल 18, 2018

DBR.No.BAPD.9392/22.03.077/2017-18

April 18, 2018

गोपनीय/रजिस्टर्ड डाक से

निदेशक

जना स्मोल फाइनेंस बैंक लिमिटेड

'वैष्णवी', सं.29, यूनियन स्ट्रीट

ऑफ इन्फेन्ट्री रोड

बैंगलूरु-560001.

Confidential/By Registered Post

The Director

Jana Small Finance Bank Limited

'Vaishnavi'

No.29 Union Street

Off Infantry Road, Bengaluru-560001.

महोदय,

Dear Sir,

बैंककारी विनियमन अधिनियम, 1949 की धारा 23 -
शाखा प्राधिकरण

Section 23 of the Banking Regulation Act,
1949 - Branch Authorization

कृपया उपरोक्त विषय पर आपके दिनांक मार्च 28 और अप्रैल 03, 2018 के क्रमशः पत्र सं. JSFB/Compliance/15/2017-18 और JSFB/Compliance/03/2018-19 का संदर्भ लें।

Please refer to your letters No.JSFB/Compliance/15/2017-18 and JSFB/Compliance/02/2018-19 dated March 28 and April 03, 2018 respectively on the captioned subject.

2. बैंककारी विनियमन अधिनियम, 1949 (1949 का 10) की धारा 23 के अंतर्गत भारतीय रिजर्व बैंक को प्रदत्त शक्तियों का प्रयोग करते हुए, आपकी बैंक को 154 (एक सौ पचास) शाखाएँ खोलने की अनुमति दी जाती है। केन्द्रों / स्थानों का विवरण अनुबंध में दिया गया है।

2. In exercise of powers conferred on Reserve Bank of India under Section 23 of the Banking Regulation Act, 1949 (10 of 1949), it has been decided to accord "permission" to your Bank for opening of 154 (One hundred and fifty-four) branches at the centres / places indicated in the Annex.

3. उक्त अनुमति निम्नलिखित शर्तों के अधीन होगी:

3. The permission shall be subject to the following conditions:

- शाखाएँ अपने परिचालन के पहले दिन से ही पूर्णतः कंप्यूटरीकृत होनी चाहिए।
- अनुबंध में उल्लेख के अनुसार आवंटित केन्द्रों/स्थानों पर ही शाखाएँ खोली जानी चाहिए।

- The branches should be fully computerized from day one of their operations.
- The branches should be opened only at the centres /places allotted, as mentioned in the Annex.



4. आपको यह सुनिश्चित करना चाहिए कि शाखाएँ इस पत्र की तारीख से एक वर्ष के अंदर खोली जाती हैं। यदि शाखाएँ एक वर्ष के अंदर (अर्थात् अप्रैल 17, 2019) तक नहीं खोली जायगी, तो इस पत्र के द्वारा दी गयी अनुमति व्यपगत हो जायेगी।

4. You should ensure that the branches are opened within a year from the date of this letter. The permission conveyed vide this letter will lapse in respect of branches that are not opened within a year from the date of this letter (i.e. by April 17, 2019).

5. अनुमति पत्र एक महत्वपूर्ण दस्तावेज़ होने के कारण बैंक को इसके परीक्षण का उचित ध्यान रखना चाहिए तथा किसी भी स्थिति में अनुलिपि (इयूफ्लिकेट) जारी नहीं की जाएगी।

5. The **letter of permission** being an important document, due care should be taken by the bank for its preservation, as no duplicate will be issued under any circumstances.

6. यह सुनिश्चित किया जाये कि यदि शाखा सरकारी कारोबार चलाने के लिए इच्छुक है तो सक्षम सरकारी प्राधिकारी तथा सरकारी और बैंक लेखा विभाग, केंद्रीय कार्यालय, भारतीय रिजर्व बैंक, मुंबई से पूर्व-अनुमति प्राप्त की जाये।

6. It may be ensured that prior permission of the competent government authority and Department of Government and Bank Accounts, Central Office, Reserve Bank of India, Mumbai is obtained, if the branch intends to handle Government Business.

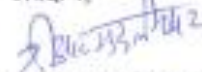
7. आप कृपया यह सुनिश्चित करें कि मई 18, 2017 के हमारे परिपत्र बैंकिंग सं.बीएपीडी.बीसी.69/22.01.001/2016-17 के पैरा 14 में निहित अनुदेशों के अनुसार शाखाएँ खोलने के संबंध में ब्यौरा सांठियकी और सूचना प्रबंध विभाग, भारतीय रिजर्व बैंक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051 को प्रस्तुत किए जाये।

7. You may please ensure to submit the details regarding opening of branches to Department of Statistics and Information Management, Reserve Bank of India, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051 as per the instructions contained in Para 14 of our circular DBR.No. BAPD.BC.69 /22.01.001/ 2016-17 dated May 18, 2017.

8. कृपया नोट करें कि उपर्युक्त शर्तों में से किसी भी शर्त का उल्लंघन बैंककारी विनियमन अधिनियम, 1949 की धारा 23 का उल्लंघन माना जाएगा।

8. Please note that any violation of the terms and conditions mentioned above will be treated as violation of Section 23 of Banking Regulation Act, 1949.

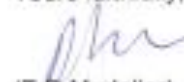
भवदीय,


 (टी.आर.मुदलियार)

प्रबंधक

संलग्न : अनुबंध

Yours faithfully,


 (T.R.Mudaliar)
 Manager
 Encl.: Annex



अनुबंध/Annex

संदर्भ: बैंकिंग वि. सं. बीएपीडी. 9392 /22.03.077/2017-18 Ref:DBR.No.BAPD. 9392 /22.03.077/2017-18

अप्रैल 18, 2018

April 18, 2018

जना स्मॉल फाईनेन्स बैंक लिमिटेड/ Jana Small Finance Bank Limited

शाखाएँ / Branches

क्र. सं. Sr. No.	केंद्र Centre	जिला District	राज्य State	जनसंख्या- समूहवार वर्गीकरण Population Group-wise Classification	शाखा का प्रकार Type of branch	बैंकिंग का क्षेत्रीय कार्यालय/ बैंकिंग, केंद्र, मुंबई Regional Office of DBS / DBR, Mumbai
1	Golaghat	Golaghat	Assam	Semi Urban	General	DBS, Guwahati
2	Bongaigaon	Bongaigaon	Assam	Semi Urban	General	DBS, Guwahati
3	Sivasagar	Sibsagar	Assam	Semi Urban	General	DBS, Guwahati
4	Guwahati	Kamrup Metro	Assam	Urban	General	DBS, Guwahati
5	Guwahati	Kamrup Metro	Assam	Urban	General	DBS, Guwahati
6	Begusarai	Begusarai	Bihar	Urban	General	DBS, Patna
7	Gaya	Gaya	Bihar	Urban	General	DBS, Patna
8	Bhagalpur	Bhagalpur	Bihar	Urban	General	DBS, Patna
9	Muzaffarpur	Muzaffarpur	Bihar	Urban	General	DBS, Patna
10	Ghodari	Mahasamund	Chhattisgarh	Rural	General	DBS, Bhopal
11	Gujra	Dhamtari	Chhattisgarh	Rural	General	DBS, Bhopal
12	Labhara Kalan	Mahasamund	Chhattisgarh	Rural	General	DBS, Bhopal
13	Dongargarh	Rajnandgaon	Chhattisgarh	Semi Urban	General	DBS, Bhopal
14	Bhatapara	Balodabazar	Chhattisgarh	Semi Urban	General	DBS, Bhopal
15	Champa	Janjgir Champa	Chhattisgarh	Semi Urban	General	DBS, Bhopal
16	Dhamtari	Dhamtari	Chhattisgarh	Semi Urban	General	DBS, Bhopal
17	Mahasamund	Mahasamund	Chhattisgarh	Semi Urban	General	DBS, Bhopal
18	Raigarh	Raigarh	Chhattisgarh	Urban	General	DBS, Bhopal
19	Bilaspur	Bilaspur	Chhattisgarh	Urban	General	DBS, Bhopal
20	Bhilai Nagar	Durg	Chhattisgarh	Urban	General	DBS, Bhopal
21	Borisana	Mahesana	Gujarat	Rural	General	DBS, Ahmedabad
22	Jaspura	Ahmedabad	Gujarat	Rural	General	DBS, Ahmedabad
23	Narthan	Surat	Gujarat	Rural	General	DBS, Ahmedabad
24	Nogama	Surat	Gujarat	Rural	General	DBS, Ahmedabad
25	Orma	Surat	Gujarat	Rural	General	DBS, Ahmedabad
26	Puni	Surat	Gujarat	Rural	General	DBS, Ahmedabad
27	Sarandi	Ahmedabad	Gujarat	Rural	General	DBS, Ahmedabad
28	Sonarda	Gandhinagar	Gujarat	Rural	General	DBS, Ahmedabad
29	Udan	Gandhinagar	Gujarat	Rural	General	DBS, Ahmedabad
30	Vadi	Surat	Gujarat	Rural	General	DBS, Ahmedabad
31	Vadoli	Surat	Gujarat	Rural	General	DBS, Ahmedabad
32	Bardoli	Surat	Gujarat	Semi Urban	General	DBS, Ahmedabad
33	Bhavnagar	Bhavnagar	Gujarat	Urban	General	DBS, Ahmedabad
34	Rajkot	Rajkot	Gujarat	Metropolitan	General	DBS, Ahmedabad
35	Surat	Surat	Gujarat	Metropolitan	General	DBS, Ahmedabad
36	Vadodara	Vadodara	Gujarat	Metropolitan	General	DBS, Ahmedabad



क्र. सं. Sr. No.	केंद्र Centre	जिला District	राज्य State	जनसंख्या- समूहवार वर्गीकरण Population Group-wise Classification	शाखा का प्रकार Type of branch	ईपिबि का क्षेत्रीय कार्यालय/ ईपिबि, केका, मुंबई Regional Office of DBS / DBR, Mumbai
37	Bahali Anandpur	Rohtak	Haryana	Rural	General	DBS, Chandigarh
38	Baliar Kalan	Rewari	Haryana	Rural	General	DBS, Chandigarh
39	Gothara Tappa Khori	Rewari	Haryana	Rural	General	DBS, Chandigarh
40	Humayunpur	Rohtak	Haryana	Rural	General	DBS, Chandigarh
41	Kabulpur	Rohtak	Haryana	Rural	General	DBS, Chandigarh
42	Kamalpur	Rewari	Haryana	Rural	General	DBS, Chandigarh
43	Karawara Manakpur	Rewari	Haryana	Rural	General	DBS, Chandigarh
44	Shimi	Rohtak	Haryana	Rural	General	DBS, Chandigarh
45	Faridabad	Faridabad	Haryana	Metropolitan	General	DBS, Chandigarh
46	Panipat	Panipat	Haryana	Urban	General	DBS, Chandigarh
47	Hazanbag	Hazaribag	Jharkhand	Urban	General	DBS, Patna
48	Dhanbad	Dhanbad	Jharkhand	Metropolitan	General	DBS, Patna
49	Jamshedpur	Purbi Singhbhum	Jharkhand	Urban	General	DBS, Patna
50	Bisalavadi	Chamarajnagar	Karnataka	Rural	General	DBS, Bengaluru
51	Cheeluru	Ramnagar	Karnataka	Rural	General	DBS, Bengaluru
52	K. Sathyavara	Bangalore Rural	Karnataka	Rural	General	DBS, Bengaluru
53	Mangala	Chamarajnagar	Karnataka	Rural	General	DBS, Bengaluru
54	Marale Bekuppe	Ramnagar	Karnataka	Rural	General	DBS, Bengaluru
55	Maralakunte	Bangalore Rural	Karnataka	Rural	General	DBS, Bengaluru
56	Hosakote	Bangalore Rural	Karnataka	Semi Urban	General	DBS, Bengaluru
57	Belgaum	Belgaum	Karnataka	Urban	General	DBS, Bengaluru
58	Hubli-Dharwad	Dharwad	Karnataka	Urban	General	DBS, Bengaluru
59	Raichur	Raichur	Karnataka	Urban	General	DBS, Bengaluru
60	Bangalore	Bangalore Urban	Karnataka	Metropolitan	General	DBS, Bengaluru
61	Bangalore	Bangalore Urban	Karnataka	Metropolitan	General	DBS, Bengaluru
62	Bangalore	Bangalore Urban	Karnataka	Metropolitan	General	DBS, Bengaluru
63	Tumkur	Tumkur	Karnataka	Urban	General	DBS, Bengaluru
64	Davangere	Davangere	Karnataka	Urban	General	DBS, Bengaluru
65	Bisalavadi	Chamarajnagar	Karnataka	Rural	General	DBS, Bengaluru
66	Channadevi Agrahara	Bangalore Rural	Karnataka	Rural	General	DBS, Bengaluru
67	Gujarwada	Hoshangabad	Madhya Pradesh	Rural	General	DBS, Bhopal
68	Raipur	Hoshangabad	Madhya Pradesh	Rural	General	DBS, Bhopal
69	Rupakhedi	Ujjain	Madhya Pradesh	Rural	General	DBS, Bhopal
70	Ashta	Sehore	Madhya Pradesh	Semi Urban	General	DBS, Bhopal
71	Mandideep	Raisen	Madhya Pradesh	Semi Urban	General	DBS, Bhopal
72	Pipanya	Hoshangabad	Madhya Pradesh	Semi Urban	General	DBS, Bhopal
73	Ratlam	Ratlam	Madhya Pradesh	Urban	General	DBS, Bhopal
74	Bhopal	Bhopal	Madhya Pradesh	Metropolitan	General	DBS, Bhopal
75	Indore	Indore	Madhya Pradesh	Metropolitan	General	DBS, Bhopal
76	Latur	Latur	Maharashtra	Urban	General	DBR, Mumbai



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77	Nanded Waghala	Nanded	Maharashtra	Urban	General	DBR, Mumbai
78	Greater Mumbai	Mumbai	Maharashtra	Metropolitan	General	DBR, Mumbai
79	Greater Mumbai	Mumbai Suburban	Maharashtra	Metropolitan	General	DBR, Mumbai
80	Aurangabad	Aurangabad	Maharashtra	Metropolitan	General	DBR, Mumbai
81	Nagpur	Nagpur	Maharashtra	Metropolitan	General	DBR, Mumbai
82	Nagpur	Nagpur	Maharashtra	Metropolitan	General	DBR, Mumbai
83	Nashik	Nasik	Maharashtra	Metropolitan	General	DBR, Mumbai
84	Nashik	Pune	Maharashtra	Metropolitan	General	DBR, Mumbai
85	Pune	Pune	Maharashtra	Metropolitan	General	DBR, Mumbai
86	Kalyan-Dombivli	Thane	Maharashtra	Metropolitan	General	DBR, Mumbai
87	Kolhapur	Kolhapur	Maharashtra	Urban	General	DBR, Mumbai
88	Solapur	Solapur	Maharashtra	Urban	General	DBR, Mumbai
89	Jalgaon	Jalgaon	Maharashtra	Urban	General	DBR, Mumbai
90	Palghar	Palghar	Maharashtra	Semi Urban	General	DBR, Mumbai
91	New Delhi	New Delhi	NCT Of Delhi	Metropolitan	General	DBS, Delhi
92	Sundargarh	Sundargarh	Odisha	Semi Urban	General	DBS, Bhubaneswar
93	Balangir	Balangir	Odisha	Semi Urban	General	DBS, Bhubaneswar
94	Bargarh	Bargarh	Odisha	Semi Urban	General	DBS, Bhubaneswar
95	Kendujhar	Keonjhar	Odisha	Semi Urban	General	DBS, Bhubaneswar
96	Khordha	Khurda	Odisha	Semi Urban	General	DBS, Bhubaneswar
97	Sambalpur	Sambalpur	Odisha	Urban	General	DBS, Bhubaneswar
98	Patiala	Patiala	Punjab	Urban	General	DBS, Chandigarh
99	Bagru	Jaipur	Rajasthan	Semi Urban	General	DBS, Jaipur
100	Chomu	Jaipur	Rajasthan	Semi Urban	General	DBS, Jaipur
101	Kotputli	Jaipur	Rajasthan	Semi Urban	General	DBS, Jaipur
102	Kuchaman city	Nagaur	Rajasthan	Semi Urban	General	DBS, Jaipur
103	Alwar	Alwar	Rajasthan	Urban	General	DBS, Jaipur
104	Bhilwara	Bhilwara	Rajasthan	Urban	General	DBS, Jaipur
105	Jaipur	Jaipur	Rajasthan	Metropolitan	General	DBS, Jaipur
106	Kota	Kota	Rajasthan	Metropolitan	General	DBS, Jaipur
107	Udaipur	Udaipur	Rajasthan	Urban	General	DBS, Jaipur
108	Bikaner	Bikaner	Rajasthan	Urban	General	DBS, Jaipur
109	Adagapadi	Dharmapuri	Tamil Nadu	Rural	General	DBS, Chennai
110	Addakurakki	Krishnagiri	Tamil Nadu	Rural	General	DBS, Chennai
111	Adhiyamankotai	Dharmapuri	Tamil Nadu	Rural	General	DBS, Chennai
112	Ammampalayam	Salem	Tamil Nadu	Rural	General	DBS, Chennai
113	Bandarapalli	Krishnagiri	Tamil Nadu	Rural	General	DBS, Chennai
114	Chinnakavundapuram	Salem	Tamil Nadu	Rural	General	DBS, Chennai
115	H. Pudupatti	Dharmapuri	Tamil Nadu	Rural	General	DBS, Chennai
116	Jitandahalli	Dharmapuri	Tamil Nadu	Rural	General	DBS, Chennai
117	Nirmulikuttai	Salem	Tamil Nadu	Rural	General	DBS, Chennai
118	Pagalahalli	Dharmapuri	Tamil Nadu	Rural	General	DBS, Chennai



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119	Panjakalipatti	Salem	Tamil Nadu	Rural	General	DBS, Chennai
120	Parapatti	Salem	Tamil Nadu	Rural	General	DBS, Chennai
121	Periyakrishnapuram	Salem	Tamil Nadu	Rural	General	DBS, Chennai
122	Somenahalli	Dharmapuri	Tamil Nadu	Rural	General	DBS, Chennai
123	Sukkampatti	Salem	Tamil Nadu	Rural	General	DBS, Chennai
124	Thalikothanur	Krishnagiri	Tamil Nadu	Rural	General	DBS, Chennai
125	Gobichettipalayam	Erode	Tamil Nadu	Semi Urban	General	DBS, Chennai
126	Omalur	Salem	Tamil Nadu	Semi Urban	General	DBS, Chennai
127	Pollachi	Coimbatore	Tamil Nadu	Semi Urban	General	DBS, Chennai
128	Punjalpuliampatti	Erode	Tamil Nadu	Semi Urban	General	DBS, Chennai
129	Tiruchengode	Namakkal	Tamil Nadu	Semi Urban	General	DBS, Chennai
130	Chennai	Chennai	Tamil Nadu	Metropolitan	General	DBS, Chennai
131	Chennai	Chennai	Tamil Nadu	Metropolitan	General	DBS, Chennai
132	Coimbatore	Coimbatore	Tamil Nadu	Metropolitan	General	DBS, Chennai
133	Madurai	Madurai	Tamil Nadu	Metropolitan	General	DBS, Chennai
134	Salem	Salem	Tamil Nadu	Urban	General	DBS, Chennai
135	Tiruchirappalli	Tiruchirappalli	Tamil Nadu	Urban	General	DBS, Chennai
136	Tirunelveli	Tirunelveli	Tamil Nadu	Urban	General	DBS, Chennai
137	Chengalpattu	Kancheepuram	Tamil Nadu	Semi Urban	General	DBS, Chennai
138	Guddapatti	Krishnagiri	Tamil Nadu	Rural	General	DBS, Chennai
139	Arasakuppam	Krishnagiri	Tamil Nadu	Rural	General	DBS, Chennai
140	Allahabad	Allahabad	Uttar Pradesh	Metropolitan	General	DBS, Lucknow
141	Ghaziabad	Ghaziabad	Uttar Pradesh	Metropolitan	General	DBS, Lucknow
142	Kanpur	Kanpur Nagar	Uttar Pradesh	Metropolitan	General	DBS, Lucknow
143	Baduria	North 24 Parganas	West Bengal	Semi Urban	General	DBS, Kolkata
144	Bagnan	Haora	West Bengal	Semi Urban	General	DBS, Kolkata
145	Diamond Harbour	South 24 Parganas	West Bengal	Semi Urban	General	DBS, Kolkata
146	Jaynagar Mazilpur	South 24 Parganas	West Bengal	Semi Urban	General	DBS, Kolkata
147	Katwa	Bardhaman	West Bengal	Semi Urban	General	DBS, Kolkata
148	Memari	Bardhaman	West Bengal	Semi Urban	General	DBS, Kolkata
149	Rampurhat	Birbhum	West Bengal	Semi Urban	General	DBS, Kolkata
150	Tamluk	Purba Medinipur	West Bengal	Semi Urban	General	DBS, Kolkata
151	Asansol	Bardhaman	West Bengal	Urban	General	DBS, Kolkata
152	Kolkata	Kolkata	West Bengal	Metropolitan	General	DBS, Kolkata
153	Kolkata	Kolkata	West Bengal	Metropolitan	General	DBS, Kolkata
154	Kolkata	Kolkata	West Bengal	Metropolitan	General	DBS, Kolkata