Form No. MGT-7

Annual Return (other than OPCs and Small Companies)
[Pursuant to sub-section (1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11 of the Companies (Management and Administration) Rules, 2014]

सत्यमेव जयते

Form language
(●) English ( ) Hindi

*All fields marked in * are mandatory*

Refer instruction kit for filing the form

I REGISTRATION AND OTHER DETAILS

i *Corporate Identity Number (CIN): L65923KA2006PLC040028

ii (a) *Financial year for which the annual return is being filed (From date) (DD/MM/YYYY): 01/04/2025

(b) *Financial year for which the annual return is being filed (To date) (DD/MM/YYYY): 31/03/2026

(c) *Type of Annual filing: (●) Original ( ) Revised

(d) SRN of MGT-7 filed earlier for the same financial years:

iii

Particulars	As on filing date	As on the financial year end date
Name of the company	JANA SMALL FINANCE BANK LIMITED	JANA SMALL FINANCE BANK LIMITED
Registered office address	TheFairwayBusinessPark #10/1,11/2,12/2B,Off Domlur Koramangala Inner Rg Rd, Next to EGL,Cha,llaghatta,NA,Bangalore,Bangalore,Karnataka,India,560071	TheFairwayBusinessPark #10/1,11/2,12/2B,Off Domlur Koramangala Inner Rg Rd, Next to EGL,Cha,llaghatta,NA,Bangalore,Bangalore,Karnataka,India,560071
Latitude details	12.9517	12.9517
Longitude details	77.6427	77.6427

(a) *Photograph of the registered office of the Company showing external building and name prominently visible: JSF_Images.pdf

(b) *Permanent Account Number (PAN) of the company: AA******4M

(c) *e-mail ID of the company: *****mi.rn@janabank.com

(d) *Telephone number with STD code: 08*******00

(e) Website

iv *Date of Incorporation (DD/MM/YYYY) | 24/07/2006

v (a) *Class of Company (as on the financial year end date) | Public company
(Private company/Public Company/One Person Company)

(b) *Category of the Company (as on the financial year end date) | Company limited by shares
(Company limited by shares/Company limited by guarantee/Unlimited company)

(c) *Sub-category of the Company (as on the financial year end date) | Indian Non-Government company
(Indian Non-Government company/Union Government Company/State Government Company/ Guarantee and association company/Subsidiary of Foreign Company)

vi *Whether company is having share capital (as on the financial year end date) | ◉ Yes ◯ No

vii (a) Whether shares listed on recognized Stock Exchange(s) | ◉ Yes ◯ No

(b) Details of stock exchanges where shares are listed

S. No.	Stock Exchange Name	Code
1	Bombay Stock Exchange (BSE)	A1 - Bombay Stock Exchange (BSE)
2	National Stock Exchange (NSE)	A1024 - National Stock Exchange (NSE)

viii Number of Registrar and Transfer Agent | 1

CIN of the Registrar and Transfer Agent	Name of the Registrar and Transfer Agent	Registered office address of the Registrar and Transfer Agents	SEBI registration number of Registrar and Transfer Agent
L72400MH2017PLC444072	KFIN TECHNOLOGIES LIMITED	301, The Centrium, 3rd Floor, 57,, Lal Bahadur Shastri Road, Nav Pada, Kurla (West),Mumbai,Mumbai,Maharashtra,India,400070	INR000000221

ix * (a) Whether Annual General Meeting (AGM) held | ◯ Yes ◉ No

(b) If yes, date of AGM (DD/MM/YYYY)

(c) Due date of AGM (DD/MM/YYYY) | 30/09/2026

(d) Whether any extension for AGM granted | ◯ Yes ◉ No

(e) If yes, provide the Service Request Number (SRN) of the GNL-1 application form filed for extension

(f) Extended due date of AGM after grant of extension (DD/MM/YYYY)

(g) Specify the reasons for not holding the same

AGM is not yet held. This is Draft MGT-7

II PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

i *Number of business activities: 1

S. No.	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1	K	Financial and insurance activities	64	Financial service activities, except insurance and pension funding	100

III PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

i *No. of Companies for which information is to be given: 0

S. No.	CIN /FCRN	Other registration number	Name of the company	Holding/ Subsidiary/Associate/Joint Venture	% of shares held

IV SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

i SHARE CAPITAL

(a) Equity share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of equity shares	200000000.00	105324557.00	105324557.00	105324557.00
Total amount of equity shares (in rupees)	2000000000.00	1053245570.00	1053245570.00	1053245570.00

Number of classes

1

Class of shares Equity	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Number of equity shares	200000000	105324557	105324557	105324557
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	2000000000.00	1053245570.00	1053245570	1053245570

(b) Preference share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of preference shares	0.00	0.00	0.00	0.00
Total amount of preference shares (in rupees)	0.00	0.00	0.00	0.00

Number of classes

0

Class of shares	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Number of preference shares				
Nominal value per share (in rupees)				
Total amount of preference shares (in rupees)				

(c) Unclassified share capital

Particulars	Authorised Capital

Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
	Physical	DEMAT	Total			
(i) Equity shares						
At the beginning of the year	0	105056523	105056523.00	1050565230	1050565230	
Increase during the year	268034.00	0.00	268034.00	2680340.00	2680340.00	72584623.00
i Public Issues	0	0	0.00	0	0	
ii Rights issue	0	0	0.00	0	0	
iii Bonus issue	0	0	0.00	0	0	
iv Private Placement/ Preferential allotment	0	0	0.00	0	0	
v ESOPs	268034	0	268034.00	2680340	2680340	72584623
vi Sweat equity shares allotted	0	0	0.00	0	0	
vii Conversion of Preference share	0	0	0.00	0	0	
viii Conversion of Debentures	0	0	0.00	0	0	
ix GDRs/ADRs	0	0	0.00	0	0	
x Others, specify 0	0	0	0.00	0	0	
Decrease during the year	0.00	0.00	0.00	0.00	0.00	0
i Buy-back of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	
iv Others, specify 0	0	0	0.00	0	0	
At the end of the year	268034.00	105056523.00	105324557.00	1053245570.00	1053245570.00	
(ii) Preference shares						
At the beginning of the year	0	0	0.00	0	0	

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
Increase during the year	0.00	0.00	0.00	0.00	0.00	0
i Issues of shares	0	0	0.00	0	0	
ii Re-issue of forfeited shares	0	0	0.00	0	0	
iii Others, specify 0	0	0	0.00	0	0	
Decrease during the year	0.00	0.00	0.00	0.00	0.00	0
i Redemption of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	
iv Others, specify 0	0	0	0.00	0	0	
At the end of the year	0.00	0.00	0.00	0.00	0.00	

ISIN of the equity shares of the company: INE953L01027

ii Details of stock split/consolidation during the year (for each class of shares): 0

Class of shares		
Before split / Consolidation	Number of shares	
	Face value per share	
After split / consolidation	Number of shares	
	Face value per share	

iii Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company)

☑ Nil

Number of transfers

Attachments:

1. Details of shares/Debentures Transfers

iv Debentures (Outstanding as at the end of financial year)

(a) Non-convertible debentures

*Number of classes: 3

Classes of non-convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Non-convertible debentures	500	1000000	500000000.00
Non-convertible debentures	3300	227272.73	750000009.00
Non-convertible debentures	250	10000000	2500000000.00
Total	4050.00	11227272.73	3750000009.00

Classes of non-convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	227272.73	0	0	227272.73
Non-convertible debentures	1000000	0	0	1000000.00
Non-convertible debentures	0	10000000	0	10000000.00
Total	1227272.73	10000000.00	0.00	11227272.73

(b) Partly convertible debentures

*Number of classes: 0

Classes of partly convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of partly convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Total				

(c) Fully convertible debentures

*Number of classes | 0

Classes of fully convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of fully convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Total				

(d) Summary of Indebtedness

Particulars	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	1227272.73	10000000.00	0.00	11227272.73
Partly convertible debentures	0.00	0.00	0.00	0.00
Fully convertible debentures	0.00	0.00	0.00	0.00
Total	1227272.73	10000000.00	0.00	11227272.73

v Securities (other than shares and debentures) | 0

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Total					

V Turnover and net worth of the company (as defined in the Companies Act, 2013)

i *Turnover	63747641290
ii * Net worth of the Company	42155009271

VI SHARE HOLDING PATTERN

A Promoters

S. No	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1	Individual/Hindu Undivided Family				
	(i) Indian	0	0.00	0	0.00
	(ii) Non-resident Indian (NRI)	0	0.00	0	0.00
	(iii) Foreign national (other than NRI)	0	0.00	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00
	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	0	0.00	0	0.00
4	Banks	0	0.00	0	0.00

5	Financial institutions	0	0.00	0	0.00
6	Foreign institutional investors	0	0.00	0	0.00
7	Mutual funds	0	0.00	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	23009477	21.85	0	0.00
10	Others	0	0.00	0	0.00
	Total	23009477.00	21.85	0.00	0

Total number of shareholders (promoters) 1

B Public/Other than promoters

S. No	Category	Equity		Preference	
		Number of shares	**Percentage**	**Number of shares**	**Percentage**
1	Individual/Hindu Undivided Family				
	(i) Indian	25328743	24.05	0	0.00
	(ii) Non-resident Indian (NRI)	1005854	0.96	0	0.00
	(iii) Foreign national (other than NRI)	0	0.00	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00
	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	4934784	4.69	0	0.00
4	Banks	0	0.00	0	0.00

5	Financial institutions	0	0.00	0	0.00
6	Foreign institutional investors	0	0.00	0	0.00
7	Mutual funds	2027014	1.92	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	14094524	13.38	0	0.00
10	Others AIF and others	34924161	33.16	0	0.00
	Total	82315080.00	78.16	0.00	0

Total number of shareholders (other than promoters) 50784

Total number of shareholders (Promoters + Public/Other than promoters) 50785.00

Breakup of total number of shareholders (Promoters + Other than promoters)

Sl.No	**Category**	
1	Individual - Female	11808
2	Individual - Male	22706
3	Individual - Transgender	0
4	Other than individuals	16271
	Total	50785.00

C Details of Foreign institutional investors' (FIIs) holding shares of the company

Name of the FII	**Address**	**Date of Incorporation**	**Country of Incorporation**	**Number of shares held**	**% of shares held**

VII NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS
[Details of Promoters, Members (other than promoters), Debenture holders]

Details	At the beginning of the year	At the end of the year
Promoters	2	1
Members (other than promoters)	52411	50784
Debenture holders	435	596

VIII DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

A Composition of Board of Directors

Category	Number of directors at the beginning of the year		Number of directors at the end of the year		Percentage of shares held by directors as at the end of year	
	Executive	Non-executive	Executive	Non-executive	Executive	Non-executive
A Promoter	0	1	0	0	0	0
B Non-Promoter	2	7	2	10	0.41	0.00
i Non-Independent	2	1	2	1	0.41	0
ii Independent	0	6	0	9	0	0
C Nominee Directors representing	0	0	0	0	0.00	0.00
i. Banks and FIs	0	0	0	0	0	0
ii Investing institutions	0	0	0	0	0	0
iii Government	0	0	0	0	0	0
iv Small share holders	0	0	0	0	0	0
v Others	0	0	0	0	0	0
Total	2	8	2	10	0.41	0.00

*Number of Directors and Key managerial personnel (who is not director) as on the financial year end date: 14

B (i) Details of directors and Key managerial personnel as on the closure of financial year

Name	DIN/PAN	Designation	Number of equity shares held	Date of cessation (after closure of financial year : If any) (DD/MM/YYYY)
CHITRA RAJIV TALWAR	07156318	Director	0	
AJAY CHAMANLAL KANWAL	07886434	Managing Director	316648	
KRISHNAN SUBRAMANIA RAMAN	10380292	Whole-time director	120115	
RAHUL KHOSLA	03597562	Director	0	
KUMBLA SRINIVAS NAYAK	09094351	Director	0	
VIJAYA KUMAR PAMMI	07492149	Director	0	
DINESH CHANDER PATWARI	10060352	Director	0	
SUBHASH CHANDRA KHUNTIA	05344972	Director	0	
RAKESH JOSHI	09766853	Director	0	
AJAY ROTTI JAYATHIRTHA	07065697	Additional Director	0	
PANKAJ JAWAHARLAL RAZDAN	00061240	Additional Director	0	
MALINI BUTANAHOSUR MALLIKARJUN	11544116	Additional Director	0	
SANDUR ABHILASH	AHZPA8585G	CFO	12049	
LAKSHMI RAJA NARAYANAMURTHY	ACWPN3608F	Company Secretary	182	

B (ii) *Particulars of change in director(s) and Key managerial personnel during the year 8

Name	DIN/PAN	Designation at the beginning / during the financial year	Date of appointment/ change in designation/ cessation (DD/MM/YYYY)	Nature of change (Appointment/ Change in designation/ Cessation)
AJAY ROTTI JAYATHIRTHA	07065697	Additional Director	02/02/2026	Appointment
PANKAJ JAWAHARLAL RAZDAN	00061240	Additional Director	02/02/2026	Appointment
RAMALINGAM RAMASESHAN	00200373	Director	07/02/2026	Cessation
RAMESH RAMANATHAN	00163276	Director	07/02/2026	Cessation

CHITRA RAJIV TALWAR	07156318	Director	08/02/2026	Change in designation
MALINI BUTANAHOSUR MALLIKARJUN	11544116	Additional Director	20/03/2026	Appointment
RAKESH JOSHI	09766853	Additional Director	27/08/2025	Appointment
RAKESH JOSHI	09766853	Director	23/11/2025	Change in designation

IX MEETINGS OF MEMBERS/CLASS OF MEMBERS/ BOARD/COMMITTEES OF THE BOARD OF DIRECTORS

A MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS

*Number of meetings held: 1

Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding
Annual General Meeting	29/08/2025	53020	59	0.55

B BOARD MEETINGS

*Number of meetings held: 10

S.No	Date of meeting (DD/MM/YYYY)	Total Number of directors as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	09/04/2025	10	9	90
2	28/04/2025	10	10	100
3	29/04/2025	10	10	100
4	30/04/2025	10	10	100
5	27/06/2025	10	9	90
6	22/07/2025	10	10	100

7	09/10/2025	11	10	90.91
8	17/10/2025	11	9	81.82
9	02/02/2026	11	8	72.73
10	06/02/2026	13	11	84.62

C COMMITTEE MEETINGS

Number of meetings held | 52

S.No	Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members as on the date of meeting	Attendance	
				Number of members attended	% of attendance
1	Audit and Compliance Committee	29/04/2025	5	5	100
2	Audit and Compliance Committee	30/04/2025	5	5	100
3	Audit and Compliance Committee	21/07/2025	5	5	100
4	Audit and Compliance Committee	22/07/2025	5	5	100
5	Audit and Compliance Committee	30/08/2025	5	3	60
6	Audit and Compliance Committee	16/10/2025	6	6	100
7	Audit and Compliance Committee	17/10/2025	6	5	83.33
8	Audit and Compliance Committee	05/02/2026	6	4	66.67
9	Audit and Compliance Committee	06/02/2026	6	4	66.67
10	Risk Management Committee	29/04/2025	8	8	100
11	Risk Management Committee	25/06/2025	8	5	62.5
12	Risk Management Committee	21/07/2025	8	7	87.5
13	Risk Management Committee	16/10/2025	8	7	87.5
14	Risk Management Committee	05/02/2026	8	7	87.5

15	Nomination and Remuneration Committee	29/04/2025	6	6	100
16	Nomination and Remuneration Committee	27/06/2025	6	5	83.33
17	Nomination and Remuneration Committee	21/07/2025	6	6	100
18	Nomination and Remuneration Committee	03/10/2025	6	5	83.33
19	Nomination and Remuneration Committee	16/10/2025	6	5	83.33
20	Nomination and Remuneration Committee	30/01/2026	6	5	83.33
21	Nomination and Remuneration Committee	05/02/2026	6	5	83.33
22	Information Technology Strategy Committee	29/04/2025	6	6	100
23	Information Technology Strategy Committee	21/07/2025	6	6	100
24	Information Technology Strategy Committee	16/10/2025	6	6	100
25	Information Technology Strategy Committee	05/02/2026	6	6	100
26	Customer Secrvice Committee	29/04/2025	6	6	100
27	Customer Secrvice Committee	21/07/2025	6	6	100
28	Customer Secrvice Committee	16/10/2025	7	7	100
29	Customer Secrvice Committee	05/02/2026	7	6	85.71
30	Corporate Social Responsibility Committee	28/04/2025	5	4	80
31	Corporate Social Responsibility Committee	26/05/2025	5	5	100
32	Corporate Social Responsibility Committee	21/07/2025	5	5	100

33	Corporate Social Responsibility Committee	26/09/2025	6	6	100
34	Corporate Social Responsibility Committee	17/12/2025	6	6	100
35	Corporate Social Responsibility Committee	16/01/2026	6	4	66.67
36	Corporate Social Responsibility Committee	05/02/2026	6	5	83.33
37	Corporate Social Responsibility Committee	12/03/2026	6	5	83.33
38	Credit Committee	28/04/2025	4	4	100
39	Credit Committee	22/07/2025	4	4	100
40	Credit Committee	17/10/2025	5	4	80
41	Credit Committee	08/11/2025	5	4	80
42	Credit Committee	11/12/2025	5	5	100
43	Credit Committee	06/02/2026	5	3	60
44	Credit Committee	12/03/2026	5	5	100
45	Stakeholder Relationship Committee	06/02/2026	4	4	100
46	Willful Defaulter Committee	23/05/2025	4	4	100
47	Willful Defaulter Committee	24/06/2025	4	4	100
48	Willful Defaulter Committee	15/07/2025	4	4	100
49	Special Committee of the Board for monitoring and follow up of case of frauds	15/04/2025	4	4	100
50	Special Committee of the Board for monitoring and follow up of case of frauds	08/07/2025	4	4	100
51	Special Committee of the Board for monitoring and follow up of case of frauds	07/10/2025	4	4	100
52	Special Committee of the Board for monitoring and follow up of case of frauds	07/01/2026	4	4	100

D ATTENDANCE OF DIRECTORS

S. No	Name of the Director	Board Meetings			Committee Meetings			Whether attended AGM held on
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	(Y/N/NA)
1	AJAY CHAMANLAL KANWAL	10	9	90	39	38	97	
2	KRISHNAN SUBRAMANIA RAMAN	10	10	100	24	23	95	
3	CHITRA RAJIV TALWAR	10	10	100	22	18	81	
4	RAHUL KHOSLA	10	6	60	12	6	50	
5	DINESH CHANDER PATWARI	10	10	100	36	36	100	
6	KUMBLA SRINIVAS NAYAK	10	10	100	36	36	100	
7	VIJAYA KUMAR PAMMI	10	10	100	32	32	100	
8	SUBHASH CHANDRA KHUNTIA	10	10	100	25	25	100	
9	RAKESH JOSHI	4	3	75	18	11	61	
10	AJAY ROTTI JAYATHIRTHA	1	1	100	0	0	0	
11	PANKAJ JAWAHARLAL RAZDAN	1	1	100	1	1	100	
12	MALINI BUTANAHOSUR MALLIKARJUN	0	0	0	0	0	0	

X REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

☐ Nil

A *Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered

2

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	AJAY CHAMANLAL KANWAL	Managing Director	56706966	0	7966372	2039700	66713038.00

2	KRISHNAN SUBRAMANIA RAMAN	Whole-time director	17226129	0	14084980	175749	31486858.00
	Total		73933095.00	0.00	22051352.00	2215449.00	98199896.00

B *Number of CEO, CFO and Company secretary whose remuneration details to be entered

2

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	SANDUR ABHILASH	CFO	10665464	0	1818641	0	12484105.00
2	LAKSHMI RAJA NARAYANAMURTHY	Company Secretary	6944000	0	0	0	6944000.00
	Total		17609464.00	0.00	1818641.00	0.00	19428105.00

C *Number of other directors whose remuneration details to be entered

11

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	RAMALINGAM RAMASESHAN	Director	1364444	0	0	1540000	2904444.00
2	CHITRA RAJIV TALWAR	Director	1086933	0	0	2100000	3186933.00
3	RAHUL KHOSLA	Director	1000000	0	0	0	1000000.00
4	KUMBLA SRINIVAS NAYAK	Director	1000000	0	0	1880000	2880000.00
5	VIJAYA KUMAR PAMMI	Director	1000000	0	0	2080000	3080000.00
6	DINESH CHANDER PATWARI	Director	1000000	0	0	2080000	3080000.00
7	SUBHASH CHANDRA KHUNTIA	Director	1000000	0	0	1680000	2680000.00
8	RAKESH JOSHI	Director	597222	0	0	660000	1257222.00
9	AJAY ROTTI JAYATHIRTHA	Additional Director	162785	0	0	100000	262785.00
10	PANKAJ JAWAHARLAL RAZDAN	Additional Director	162785	0	0	140000	302785.00
11	MALINI BUTANAHOSUR MALLIKARJUN	Additional Director	32258	0	0	0	32258.00
	Total		8406427.00	0.00	0.00	12260000.00	20666427.00

XI MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

A *Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year

(●) Yes ( ) No

B If No, give reasons/observations

XII PENALTY AND PUNISHMENT – DETAILS THEREOF

A *DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/ DIRECTORS/OFFICERS

☑ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order (DD/MM/YYYY)	Name of the Act and section under which penalised / punished	Details of penalty/ punishment	Details of appeal (if any) including present status

B *DETAILS OF COMPOUNDING OF OFFENCES

☑ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order (DD/MM/YYYY)	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in rupees)

XIII Details of Shareholder / Debenture holder

Number of shareholder/ debenture holder: 50785

XIV Attachments

(a) List of share holders, debenture holders: Details of Shareholder or Debenture holder(2).xlsm

(b) Optional Attachment(s), if any

XV COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

I/We certify that:

(a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.
(b) Unless otherwise expressly stated to the contrary elsewhere in this return, the Company has complied with applicable provisions of the Act during the financial year.
(c) The company has not, since the date of the closure of the last financial year with reference to which the last return was submitted or in the case of a first return since the date of incorporation of the company, issued any invitation to the public to subscribe for any securities of the company.
(d) Where the annual return discloses the fact that the number of members, (except in case of one person company), of the company exceeds two hundred, the excess consists wholly of persons who under second proviso to clause (ii) of sub-section (68) of section 2 of the Act are not to be included in reckoning the number of two hundred.

I/ We have examined the registers, records and books and papers of JANA SMALL FINANCE BANK LIMITED as required to be maintained under the Companies Act, 2013 (the Act) and the rules made thereunder for the financial year ended on

(DD/MM/YYYY) 31/03/2026

In my/ our opinion and to the best of my information and according to the examinations carried out by me/ us and explanations furnished to me/ us by the company, its officers and agents, I/ we certify that:
A The Annual Return states the facts as at the close of the aforesaid financial year correctly and adequately.
B During the aforesaid financial year the Company has complied with provisions of the Act & Rules made there under in respect of:
1 its status under the Act;
2 maintenance of registers/records & making entries therein within the time prescribed therefor;
3 filing of forms and returns as stated in the annual return, with the Registrar of Companies, Regional Director, Central Government, the Tribunal , Court or other authorities within/beyond the prescribed time;
4 calling/ convening/ holding meetings of Board of Directors or its committees, if any, and the meetings of the members of the company on due dates as stated in the annual return in respect of which meetings, proper notices were given and the proceedings including the circular resolutions and resolutions passed by postal ballot, if any, have been properly recorded in the Minute Book/registers maintained for the purpose and the same have been signed;
5 closure of Register of Members / Security holders, as the case may be.
6 advances/loans to its directors and/or persons or firms or companies referred in section 185 of the Act;
7 contracts/arrangements with related parties as specified in section 188 of the Act;
8 issue or allotment or transfer or transmission or buy back of securities/ redemption of preference shares or debentures/ alteration or reduction of share capital/ conversion of shares/ securities and issue of security certificates in all instances;
9 keeping in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares in compliance with the provisions of the Act
10 declaration/ payment of dividend; transfer of unpaid/ unclaimed dividend/other amounts as applicable to the Investor Education and Protection Fund in accordance with section 125 of the Act;
11 signing of audited financial statement as per the provisions of section 134 of the Act and report of directors is as per sub - sections (3), (4) and (5) thereof;
12 constitution/ appointment/ re-appointments/ retirement/ filling up casual vacancies/ disclosures of the Directors, Key Managerial Personnel and the remuneration paid to them;
13 appointment/ reappointment/ filling up casual vacancies of auditors as per the provisions of section 139 of the Act;
14 approvals required to be taken from the Central Government, Tribunal, Regional Director, Registrar, Court or such other authorities under the various provisions of the Act;

15 acceptance/ renewal/ repayment of deposits;
16 borrowings from its directors, members, public financial institutions, banks and others and creation/ modification/ satisfaction of charges in that respect, wherever applicable;
17 loans and investments or guarantees given or providing of securities to other bodies corporate or persons falling under the provisions of section 186 of the Act ;
18 alteration of the provisions of the Memorandum and/ or Articles of Association of the Company;

To be digitally signed by

Name: Nagendra D. Rao

Date (DD/MM/YYYY): 29/06/2026

Place: Bengaluru

Whether associate or fellow:

○ Associate ◉ Fellow

Certificate of practice number: 7*3*

XVI Declaration under Rule 9(4) of the Companies (Management and Administration) Rules, 2014

*(a) DIN/PAN/Membership number of Designated Person: 07886434

*(b) Name of the Designated Person: AJAY CHAMANLAL KANWAL

Declaration

I am authorised by the Board of Directors of the Company vide resolution number* 04 dated* (DD/MM/YYYY) 29/06/2026 to sign this form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:
1 Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
2 All the required attachments have been completely and legibly attached to this form.

***To be digitally signed by**

*Designation: Director

(Director /Liquidator/ Interim Resolution Professional (IRP)/Resolution Professional (RP))

*DIN of the Director; or PAN of the Interim Resolution Professional (IRP) or Resolution Professional (RP) or Liquidator

0*8*6*3*

***To be digitally signed by**

○ Company Secretary ● Company secretary in practice

*Whether associate or fellow:

○ Associate ● Fellow

Membership number

Certificate of practice number

7*3*

Note: Attention is drawn to provisions of Section 448 and 449 of the Companies Act, 2013 which provide for punishment for false statement / certificate and punishment for false evidence respectively.

For office use only:

eForm Service request number (SRN)

AC4280035

eForm filing date (DD/MM/YYYY)

30/06/2026

This eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company