

## Shareholding Pattern of our Bank

The table below presents the equity shareholding pattern of our Bank as on the date of this Draft Red Herring Prospectus.

Category (I)	Category of shareholder (II)	Number of shareholders (III)	Number of fully paid up equity shares held (IV)	Number of Partly paid-up equity shares held (V)	Number of shares underlying Depository Receipts (VI)	Total number of shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total number of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			Number of shares Underlying Outstanding convertible securities (including Warrants) (X)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI) = (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	
								Number of Voting Rights					Total as a % of (A+B+C)	Number (a)	As a % of total Shares held (b)	Number (a)		As a % of total Shares held (b)
								Class e.g.: Equity Shares	Class e.g.: Others	Total								
(A)	Promoters and Promoter Group	1*	21,344,374	-	-	21,344,374	42.08	21,344,374	-	21,344,374	42.08**	Nil	40.10	-	960,213	1.89	21,344,374	
(B)	Public	44	29,382,883	-	-	29,382,883	57.92	29,382,883	-	29,382,883	57.92	2,500,000**	59.90***	-	-	-	29,382,883	
(C)	Non Promoter-Non Public	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(C1)	Shares underlying depository receipts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(C2)	Shares held by employee trusts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>Total</b>	<b>45</b>	<b>50,727,257</b>	<b>-</b>	<b>-</b>	<b>50,727,257</b>	<b>100.00</b>	<b>50,727,257</b>	<b>-</b>	<b>50,727,257</b>	<b>100.00</b>	<b>2,500,000**</b>	<b>100.00</b>	<b>-</b>	<b>960,213</b>	<b>1.89</b>	<b>50,727,257</b>	

\*Our Promoters, JHL and JCL propose to file the Proposed Scheme of Amalgamation, pursuant to which JHL is proposed to be amalgamated with JCL. The Proposed Scheme of Amalgamation is subject to the approval of the board of directors, the shareholders and the creditors of each of JCL and JHL, and receipt of the necessary statutory and regulatory and other consents and approvals. Upon the Proposed Scheme of Amalgamation coming into effect, it is proposed that the whole of the undertaking and entire business of JHL as a going concern, including and not limited to JHL's shareholding and interest in the Bank (comprising of 21,344,374 Equity Shares aggregating to 42.08% of the total issued and paid-up equity share capital of the Bank as on the date of this Draft Red Herring Prospectus and 40.10% of the total issued and paid-up equity share capital of the Bank on a fully diluted basis taking into account conversion of the Preference Shares but not considering vested options and units), will be shall stand transferred to, and vested in JCL and JCL shall become a direct shareholder and sole promoter of the Bank. The Bank will file the Red Herring Prospectus only after the Proposed Scheme of Amalgamation comes into effect. For details, see "Our Promoters and Promoter Group – Proposed Scheme of Amalgamation" on page [●].

*\*\*As per the Banking Regulations Act read with gazette notification dated DBR.PSBD.No.1084/16.13.100/2016-17 dated July 21, 2016, no shareholder in a banking company can exercise voting rights on poll in excess of 26% of total voting rights of all the shareholders of the bank.*

*\*\*\* As of the date of this Draft Red Herring Prospectus, there are 150,000,000 outstanding Preference Shares, held by Hero Ventures. For the terms of the Preference Shares, see “History and Certain Corporate Matters” on page [●]. The Preference Shares held by Hero Ventures shall be converted into a maximum of 2,500,000 Equity Shares in accordance with the SEBI ICDR Regulations prior to the filing of the Red Herring Prospectus with the RoC. The details of the conversion price will be updated in the Red Herring Prospectus prior to filing with the RoC.*