



JSFB/SEC/2025-26/75

27th August 2025

National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (East),
Mumbai 400051.

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001.

Sir/ Madam,

Sub: Appointment of Mr. Rakesh Joshi (DIN:09766853), as an Additional Director of the Bank (Independent Director)

Ref: Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

We wish to inform that Mr. Rakesh Joshi (DIN:09766853) has been appointed as an Additional Director of the Bank (Independent Director) of the Bank w.e.f today i.e., 27th August 2025.

The details as required under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/CFD/CMD/4/2015 dated 09th September 2015 are given in Annexure A to this letter

Further, we confirm that Mr. Rakesh Joshi (DIN:09766853), is not related to any Directors of the Bank and is not debarred from holding the office of Directors pursuant to any SEBI order or by any other Regulatory Authority.

This is for your kind information and records.

Thank you

Yours faithfully

For Jana Small Finance Bank Limited

Lakshmi R N

Company Secretary & Compliance Officer

JAMA KARO, JANA KARO.

Registered Office:
Jana Small Finance Bank Limited
The Fairway Business Park, # 10/1, 11/2 & 12/2B,
Off Domlur, Koramangla Inner Ring Road, Next to
Embassy Golf Links, Challaghatta, Bengaluru -560071.
CIN: L65923KA2006PLC040028

Telephone : 080-46020100
080-37620100

E-mail : customercare@janabank.com
Website : www.janabank.com
Toll-free No. : 1800 2080

Annexure A

S. No	Particulars	Details
1.	reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise;	Appointment of Mr. Rakesh Joshi (DIN:09766853), as an Additional Director of the Bank (Independent Director)
2.	Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment;	Wednesday, 27 th August 2025 for a term of five (5) years
3.	Brief profile (in case of appointment);	<p>Mr. Rakesh Joshi is a distinguished BFSI professional with over 41 years of national and international experience spanning Wholesale Banking, Retail Banking, Investment Banking, and Insurance. His career reflects deep expertise and leadership across the financial services spectrum, marked by strategic vision and operational excellence.</p> <p>With 15 years in Front Office roles, Mr. Joshi has held positions ranging from Junior Trader to Chief Dealer, gaining an exceptional understanding of Markets and Asset-Liability Management (ALM) organizations. His hands-on experience in trading and treasury operations has equipped him with a nuanced grasp of financial instruments, risk dynamics, and market behaviour.</p> <p>Mr. Joshi has been instrumental in designing and restructuring systems and procedures, significantly enhancing growth trajectories and profitability across institutions. His strategic interventions have consistently delivered measurable improvements in operational efficiency and financial performance.</p> <p>Following a substantial and successful tenure in Retail, Wholesale, and Investment Banking, Mr. Joshi transitioned to the regulatory domain, joining the Insurance Regulatory and Development Authority of India (IRDAI) as Whole Time Member (Finance and Investments). In this pivotal role, he oversaw critical financial and investment frameworks within the insurance sector, contributing to policy formulation and sectoral stability. He retired from IRDAI in December 2023.</p>
4.	Disclosure of relationships between directors (in case of appointment of a director).	Not related to any Directors of the Bank

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