



JSFB/SEC/2025-26/22

09th May 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.

Sub: Imposition of penalty by the Reserve Bank of India.

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

Dear Sir/Madam,

With reference to the captioned subject, we hereby submit that the Reserve Bank of India vide their order dated 07th May 2025 (which was received today i.e., 09th May 2025 – by email) has imposed a penalty of Rs. 1,00,00,000/- (Rupees one crore only) on the Bank for contravention of Section 12B(5) of the Banking Regulation Act, 1949.

The details as required to be provided as per sub-para 20 of Part A of Schedule III of SEBI LODR Regulations are as follows:

#	Particulars	Details
1.	Name of the authority	Reserve Bank of India
2.	Nature and details of the action(s) taken, initiated or order(s) passed	A penalty of Rs. 1,00,00,000/- (Rupees one crore only) has been imposed as per clause (c) of sub-section (1) of Section 47A of the banking Regulation Act, 1949
3.	Date of receipt of direction or order, including any ad-interim or interim orders, or any other communication from the authority	09 th May 2025
4.	Details of the violation(s)/contravention(s) committed or alleged to be committed	A penalty has been imposed for violation of Section 12B(5) of the Banking Regulation Act, 1949 relating to issuance of Compulsorily Convertible Preference Shares (CCPS) in excess of 5% without necessary approvals. These CCPS were issued prior to September 2023. The penalty emanates from the RBI Adjudication Committee order dated 07 th May 2025.
5.	Impact on financial, operation or other activities of the Bank, quantifiable in monetary terms to the extent possible	Rs. 1,00,00,000/-. Further, there is no material impact on the financial position of the Bank

Please note the Bank does not have any outstanding Compulsorily Convertible Preference Shares, since its IPO in February 2024.

You are requested to kindly take the same on your record and oblige.

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
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