Name of the Issue: Jana Small Finance BankLimited

1 Type of Issue (IPO / FPO) — IPO

2 Issue Size (Rs. Cr) — 569.99

3 Grade of issue along with name of the rating agency

Name	Not Applicable
Grade	

4 Subscription Level (Number of times) — 19.22 times*

Source: Post Issue Monitoring Report

**The above figure is after technical rejections and excluding Anchor portion*

5 QIB Holding (as a % of outstanding capital) as disclosed to stock exchanges

Particulars	%
(i) On Allotment (1)	18.03%
(ii)at the end of the 1st Quarter immediately after the listing of the issue (December 31, 2024)	17.69%
(iii) at the end of 1st FY (March 31, 2025)	15.88%
(iv) at the end of 2nd FY (March 31, 2026)	Not available
(v) at the end of 3rd FY (March 31, 2027)	Not available

(1) Shareholding Pattern, as submitted to the Stock Exchange
(2) QIB holding not disclosed as reporting for the relevant period/ financial years have not been completed
Includes the shareholding of Orbimed Asia II Mauritius Limited, who is a pre-existing shareholder of the Company

6 Financials of the issuer

(Consolidated Rs. in Cr)

Parameters	31-03-2024*	31-03-2025 *	31-03-2026 *
Net Sales/ Income from operations	4,013.05	4,709.79	637.48
Net Profit for the period	66.95	50.14	32.64
Paid-up equity share capital	104.59	104.59	104.59
Reserves excluding revaluation reserves	10.59	10.59	10.60

* Note: Financials for the years have not been disclosed

7 Trading Status in the scrip of the issuer

Company's Equity Shares are listed on BSE Limited ("BSE") and the National Stock Exchange of India Limited ("NSE")

Particulars	Status
(i) at the end of 1st FY (March 31, 2024)	Frequesntly Traded
(ii) at the end of 2nd FY (March 31, 2025)	Frequesntly Traded
(iii) at the end of 3rd FY (March 31, 2027) (1)	NA

(1) Trading status has not been disclosed since the the relevant financial years have not been completed

8 Change in Directors of issuer from the disclosures in the offer document

Particulars	Name of the Director	Appointed / Resigned
During year ended March 31, 2024	NA	NA
During year ended March 31, 2025 *	Ganesh Nagarajan	Appointed
	Dinesh C Patwari	Appointed
During year ended March 31, 2026 *	Rakesh Joshi	Appointed
	Mr. Ajay Rotti	Appointed

During year ended March 31, 2026	Mr. Pankaj Razdan	Appointed
	Mrs. Malini B Mallikarjun	Appointed
During year ended March 31, 2027 *	NA	NA

* Changes in Directors not disclosed as the relevant fiscal year has not been completed.

9 Status of implementation of project/ commencement of commercial production

(i) as disclosed in the offer document — Not Available

(ii) Actual implementation — Not Available

(iii) Reasons for delay in implementation, if any — Not Available

10 Status of utilization of issue proceeds

(i) as disclosed in the offer document

₹ in million

Sr. No	Particulars	Total estimated amount/ expenditure	Amount to be funded from the Net Proceeds	Estimated deployment of the Net Proceeds Fiscal 2024
1	For augmentation of our Bank's Tier – 1 capital base	4,264.81	4,264.81	4,264.81
3	General Corporate Purpose	4,264.81	4,264.81	4,264.81

(ii) Actual utilization: Nil

(iii) Reasons for deviation, if any: None

11 Comments of monitoring agency, if applicable

(i) Comments on use of funds — None

(ii) Comments on deviations, if any, in the use of proceeds of the Issue from the objects stated in the Offer document — None

(iii) Any other reservations expressed by the monitoring agency about the end use of funds — None

12 Pricing Data

Designated Stock Exchange	BSE
Issue Price (Rs.):	414.00
Listing Date	February 14, 2024

Price parameters	At close of listing day December 30, 2024	At close of 30th calendar day from listing day	At close of 90th calendar day from listing day *	As at the end of March 31, 2025		
				Closing price	High (during the FY)	Low (during the FY)
Market Price on Designated Stock Exchange	368.20	392.4	623.90	410.60	481.8	365.0
BSE Sensex	71,822.83	73,097.3	73,104.61	73,651.35	74,245.17	58,793.08
Sectoral Index	Not available					

** Where the 30th day / 90th day/ March 31 of a particular year falls on a holiday, the immediately following trading day has been considered*

Price parameters	As at the end of March 31, 2026			As at the end of March 31, 2027(1)		
	Closing price	High (during the FY)	Low (during the FY)	Closing price	High (during the FY)	Low (during the FY)
Market Price on Designated Stock Exchange	359.65	552.90	330.30	NA	NA	NA
BSE Sensex	22,331.40	26,373.20	21,743.65	NA	NA	NA
Sectoral Index	Not Available					

Note:

(1) Price information not disclosed as reporting for the fiscal year has not been completed

13 Basis for Issue Price and Comparison with Peer Group & Industry Average

Accounting ratio	Name of Company:Jyoti CNC Automation Limited (Issuer)	As disclosed in the offer document**	At the end of 1st FY March 31, 2024	At the end of 2nd FY March 31, 2025	At the end of 3rd FY March 31, 2026
EPS - Basic (₹ per share)	Issuer (Consolidated)	47.47	90.85	-	31.00
	Peer Group				
	AU Small Finance Bank Limited	21.86	23.00	28.00	35.29
	Suryoday Small Finance Bank Limited	7.32	20.00	11.00	14.30
	Credit Access Grameen Limited	52.04	112.00	118.00	126.12
	Spandana Sphoorty Financial Limited	1.74	70.00	-145.00	-87.42
	Bandhan Bank Limited	13.62	14.00	17.00	7.60
	Ujjivan Small Finance Bank Limited	5.88	7.00	4.00	3.57
	Equitas Small Finance Bank Limited	4.71	7.00	1.00	0.90
	Fusion Micro Finance Limited	43.29	49.00	-118.00	-6.47
	Utkarsh Small Finance Bank Limited	4.52	5.00	0.20	10.55
	Industry Average	**17.22**	**34.11**	**-9.31**	**11.60**
P/E	Issuer (Consolidated)	-	4.52	-	11.16
	Peer Group				
	AU Small Finance Bank Limited	35.47	34.00	27.00	23.88
	Suryoday Small Finance Bank Limited	24.21	7.00	14.00	8.31
	Credit Access Grameen Limited	32.66	11.00	10.00	9.18
	Spandana Sphoorty Financial Limited	665.52	4.00	-2.00	-2.11
	Bandhan Bank Limited	16.87	13.00	11.00	18.60
	Ujjivan Small Finance Bank Limited	10.15	7.00	13.00	14.15
	Equitas Small Finance Bank Limited	24.21	10.00	53.00	57.48
	Fusion Micro Finance Limited	14.68	4.00	-2.00	136.87
	Utkarsh Small Finance Bank Limited	13.51	5.00	118.00	-1.58
	Industry Average	**93.03**	**10.56**	**26.89**	**29.42**
RONW (%)	Issuer (Consolidated)	NA	NA	Not Available	7.36
	Peer Group				
	AU Small Finance Bank Limited	4.71	4.10	3.30	13.22
	Suryoday Small Finance Bank Limited	1.19	0.90	0.80	7.31
	Credit Access Grameen Limited	5.20	2.90	2.80	25.76
	Spandana Sphoorty Financial Limited	2.65	0.60	0.80	-32.83

(%)	Bandhan Bank Limited	1.89	1.40	1.20	4.78
	Ujjivan Small Finance Bank Limited	2.81	2.20	1.50	10.16
	Equitas Small Finance Bank Limited	2.46	1.30	1.30	1.68
	Fusion Micro Finance Limited	2.75	0.70	1.20	0.56
	Utkarsh Small Finance Bank Limited	2.73	1.00	1.00	-41.47
	Industry Average	**2.93**	**1.68**	**1.54**	**-1.20**
NAV	Issuer (Consolidated)	323.23	-	-	420.89
	Peer Group				
	AU Small Finance Bank Limited	164.64	188.00	231.00	266.90
	Suryoday Small Finance Bank Limited	149.28	170.00	180.00	195.53
	Credit Access Grameen Limited	326.89	412.00	436.00	489.53
	Spandana Sphoorty Financial Limited	436.58	511.00	369.00	298.63
	Bandhan Bank Limited	121.58	134.00	153.00	158.75
	Ujjivan Small Finance Bank Limited	21.27	22.00	31.00	35.05
	Equitas Small Finance Bank Limited	46.44	53.00	54.00	53.68
	Fusion Micro Finance Limited	230.74	274.00	158.00	152.05
	Utkarsh Small Finance Bank Limited	22.33	27.00	27.00	15.60
	Industry Average	**168.86**	**199.00**	**182.11**	**185.08**

Notes:

** Based on Consolidated Restated Consolidated Financial Information as on and for the respective period

** Source: Audited IND AS financials submitted to stock exchanges for the respective period

14 Any other material information

Announcement
For updates and further information on the material information please visit stock exchanges website www.bseindia.com and www.nseindia.com

Disclaimer

This document is uploaded by SBI Capital Markets Limited ("SBICAP") on its website pursuant to the SEBI Circular No. CIR/MIRSD/1/2012 dated January 10, 2012, without having regard to specific objectives, suitability, financial situations and needs of any particular person and does not constitute any recommendation, and should not be construed as an offer to sell or the solicitation of an offer to buy, purchase or subscribe to any securities mentioned therein, and neither this document nor anything contained herein shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. This document does not solicit any action based on the material contained herein. Nothing in these materials is intended by SBICAP to be construed as legal, accounting or tax advice. Past performance is not a guide for future performance. Neither SBICAP and its affiliates, nor its' directors, employees, agents or representatives shall be liable for any damages whether direct or indirect, incidental, special or consequential including lost revenue or lost profits that may arise from or in connection with the use of this document.

The information contained in this document is based on the Red Herring Prospectus and amendments thereto, if any, and/or the Final Prospectus , as amended, if any, as applicable, of the Issuer ("Offer Documents") and the information as provided by the Issuer to SBICAP and available with or provided by the Stock Exchanges / Regulators / Monitoring Agencies from time to time. SBICAP reserves the right to make amendments to this document as and when it deems necessary and also to make additions or deletions to the information contained herein from time to time.

In this context, the 'Issuer" would mean an issuer who has come out with the public issue of its securities as indicated in this document for the respective issues, whose information is being accessed by any person, in this document. The Directors of the Issuer have confirmed in the relevant Offer Documents that the information made available therein is true, fair, correct and adequate. SBICAP has made efforts to ensure that the information is gathered from authentic sources, however, no representation or warranty, expressed or implied, is made or given by or on behalf of SBICAP or its affiliates, nor any person who controls it or any director, officer, employee, advisor or agent of it, or affiliate of any such person or such persons as to the accuracy, authenticity, correctness, completeness or fairness of the information contained in this document and SBICAP or its affiliates or such persons do not accept any responsibility or liability for any such information and therefore, any liability or responsibility is expressly disclaimed. This document has not been approved and will or may not be reviewed or approved by any statutory or regulatory authority in India or by any Stock Exchange in India. This document may not be all inclusive and may not contain all of the information that the recipient may consider material.
Since neither this document nor any copy of it may be taken or transmitted or distributed or re-distributed into certain jurisdictions, directly or indirectly, which may be restricted by law, persons into whose possession this document comes should inform themselves about, and observe, any such restrictions. Neither SBICAP, nor any of its affiliates nor their respective directors, officers and employees will be liable or have any responsibility of any kind for any loss or damage that you may incur in the event of any failure or disruption of this website, or resulting from the act or omission of any party involved in producing or hosting this website or the data contained therein available to you, or from any other cause relating to your access to, inability to access or use of the website or these materials.
This document is issued by SBI Capital Markets Limited without any liability / undertaking / commitment on the part of itself or State Bank of India or any other entity in the State Bank Group, except where it is explicitly stated. Further, in case of any commitment on behalf of State Bank of India or any other entity in the State Bank Group, such commitment is valid only when separately confirmed by that entity.