



JANA SMALL FINANCE BANK LTD

Company Information

Jana Small Finance Bank Limited was incorporated on July 24, 2006, registered as a non-banking finance company ("NBFC") on March 4, 2008, and they were awarded non-banking finance company-microfinance institution ("NBFC-MFI") status on September 5, 2013. They started operating as a Small Finance Bank with effect from March 28, 2018 and became a Scheduled Commercial Bank on July 16, 2019. They are the fourth largest Small Finance Bank in terms of AUM and the fourth largest Small Finance Bank in terms of deposit size as at September 30, 2023. (Source: Fitch Report). As at September 30, 2023, they had 771 banking outlets, including 278 banking outlets in unbanked rural centres, in 22 states and two union territories. They have served nearly 12 million customers since 2008, including 4.87 million active customers as at September 30, 2023. • Their primary secured loan products are secured business loans, micro loans against property ("Micro LAP"), MSME loans, affordable housing loans, term loans to NBFC, loans against fixed deposits, two-wheeler loans and gold loans. Their primary unsecured loan products are individual and micro business loans, agricultural and allied loans, and group loans (group loans are offered to a group of women as per the Joint Liability Group ("JLG") model). • They have been able to leverage the strength of the "Jana" brand to rapidly grow their deposit portfolio since they commenced operations as a Small Finance Bank in March 2018. As an NBFC-MFI, they were not permitted to accept deposits as per applicable laws in India. Their deposits have increased from ₹123,162.58 million as at March 31, 2021 to ₹163,340.16 million as at March 31, 2023, representing a CAGR of 15.16%, and further increased to ₹189,367.24 million as at September 30, 2023, an increase of 15.93%. They were among the top four Small Finance Banks in India in terms of deposit size as at September 30, 2023. (Source: Fitch Report). They were amongst the top five Small Finance Banks in term of share of Retail Deposits (comprising CASA and Retail Term Deposits) as a percentage of total deposits among all Small Finance Banks as at March 31, 2023

Issue Opening Date	February 07, 2024
Issue Closing Date	February 09, 2024
Face Value	Rs.10 per share
Price	Rs.393 to Rs.414 per share
Lot Size	36 Shares
Issue Size	13,768,049 shares (aggregating up to Rs.570.00 Cr)
Listing At	BSE, NSE
Registrar	Kfin Technologies Limited
Basis of Allotment	Friday, February 12 2024
Listing Date	Tuesday, February 14, 2024

RETAIL BID LOT

No of Lots	No of Shares	Price Per Share (@ upper Price Band)	Amount (Rs.) @ cut off
1.	36	414	14904
2.	72	414	29808
3.	108	414	44712
4.	144	414	59616
5.	180	414	74520
6.	216	414	89424
7.	252	414	104328
8.	288	414	119232
9.	324	414	134136
10.	360	414	149040
11.	396	414	163944
12.	432	414	178848
13.	468	414	193752

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