

THIS SIGNATURE PAGE FORMS AN INTEGRAL PART OF THE CASH ESCROW AND SPONSOR BANK AGREEMENT ENTERED INTO BY AND AMONG THE BANK, EACH OF THE SELLING SHAREHOLDERS, EACH OF THE MEMBERS OF THE SYNDICATE, THE REGISTRAR AND THE BANKERS TO THE OFFER IN RELATION TO THE INITIAL PUBLIC OFFERING OF EQUITY SHARES OF JANA SMALL FINANCE BANK LIMITED.

IN WITNESS WHEREOF, this Agreement is executed as of the date first written above, which may be executed in one or more counterparts, each of which shall be deemed an original, and all of which shall constitute one and the same instrument.

SIGNED

For and on behalf of SBI CAPITAL MARKETS LIMITED.



(Authorised Signatory)

Name: Sylvia Mendonca

Designation: Vice President

*[Remainder of the page intentionally left blank]*

THIS SIGNATURE PAGE FORMS AN INTEGRAL PART OF THE CASH ESCROW AND SPONSOR BANK AGREEMENT ENTERED INTO BY AND AMONG THE BANK, EACH OF THE SELLING SHAREHOLDERS, EACH OF THE MEMBERS OF THE SYNDICATE, THE REGISTRAR AND THE BANKERS TO THE OFFER IN RELATION TO THE INITIAL PUBLIC OFFERING OF EQUITY SHARES OF JANA SMALL FINANCE BANK LIMITED.

IN WITNESS WHEREOF, this Agreement is executed as of the date first written above, which may be executed in one or more counterparts, each of which shall be deemed an original, and all of which shall constitute one and the same instrument.

SIGNED

For and on behalf of AXIS BANK LIMITED.

(Authorised Signatory) *Saroj Kumar Padhi*  
Name: SAROJ KUMAR PADHI  
Designation: PADHI  
BRANCH HEAD  
VP  
SAROJ KUMAR PADHI  
BRANCH HEAD  
EMP No. : 159650  
SS No. : 18591



[Remainder of the page intentionally left blank]

THIS SIGNATURE PAGE FORMS AN INTEGRAL PART OF THE CASH ESCROW AND SPONSOR BANK AGREEMENT ENTERED INTO BY AND AMONG THE BANK, EACH OF THE SELLING SHAREHOLDERS, EACH OF THE MEMBERS OF THE SYNDICATE, THE REGISTRAR AND THE BANKERS TO THE OFFER IN RELATION TO THE INITIAL PUBLIC OFFERING OF EQUITY SHARES OF JANA SMALL FINANCE BANK LIMITED.

IN WITNESS WHEREOF, this Agreement is executed as of the date first written above, which may be executed in one or more counterparts, each of which shall be deemed an original, and all of which shall constitute one and the same instrument.

SIGNED

For and on behalf of ICICI BANK LIMITED.



(Authorised Signatory)

Name: *Varun Badai*

Designation: *Senior Relationship Manager*

[Remainder of the page intentionally left blank]

**THIS SIGNATURE PAGE FORMS AN INTEGRAL PART OF THE CASH ESCROW AND SPONSOR BANK AGREEMENT ENTERED INTO BY AND AMONG THE BANK, EACH OF THE SELLING SHAREHOLDERS, EACH OF THE MEMBERS OF THE SYNDICATE, THE REGISTRAR AND THE BANKERS TO THE OFFER IN RELATION TO THE INITIAL PUBLIC OFFERING OF EQUITY SHARES OF JANA SMALL FINANCE BANK LIMITED.**

IN WITNESS WHEREOF, this Agreement is executed as of the date first written above, which may be executed in one or more counterparts, each of which shall be deemed an original, and all of which shall constitute one and the same instrument.

**SIGNED**

For and on behalf of **KFIN TECHNOLOGIES LIMITED.**


---

(Authorised Signatory)  
Name: M.Murali Krishna  
Designation: Vice president

*[Remainder of the page intentionally left blank]*

**APPENDIX A**

<b>Sr. No</b>	<b>Name of the Selling Shareholder</b>	<b>Maximum Number of Offered Shares</b>	<b>Date of consent letter</b>	<b>Date of Board Resolution/ Authorizations</b>
<b>Investor Selling Shareholders</b>				
1.	Client Rosehill Limited	906,277	January 23, 2024	July 20, 2023
2.	CVCIGP II Employee Rosehill Limited	929,656	January 23, 2024	July 20, 2023
3.	Global Impact Funds, S.C.A., SICAR, subfund Global Financial Inclusion Fund	141,285	January 23, 2024	June 26, 2023
4.	Growth Partnership II Ajay Tandon CoInvestment Trust	413	January 23, 2024	July 12, 2007
5.	Growth Partnership II Siva Shankar CoInvestment Trust	998	January 23, 2024	October 12, 2009
6.	Hero Enterprise Partner Ventures	630,000	January 23, 2024	July 10, 2023

## APPENDIX B

Date:

To,

**Jana Small Finance Bank Limited**

The Fairway, Ground & First Floor,  
Survey No. 10/1, 11/2 & 12/2B,  
Off Domlur, Koramangala Inner Ring Road,  
Next to EGL,  
Challaghatta, Bengaluru -560071,  
Karnataka, India

**Axis Capital Limited**

1<sup>st</sup> Floor, C-2, Axis House  
Wadia International Centre  
P.B. Marg, Worli  
Mumbai - 400025  
Maharashtra, India

**ICICI Securities Limited**

ICICI Venture House,  
Appasaheb Marathe Marg,  
Prabhadevi, Mumbai - 400 025,  
Maharashtra, India

**SBI Capital Markets Limited**

1501, 15th floor, A & B Wing,  
Parinee Crescenzo,  
Bandra Kurla Complex,  
Bandra (East), Mumbai- 400 051  
Maharashtra, India

**Copy to:**

**The Selling Shareholders**

Dear Sir/Madam,

**Re: Initial public offer (the "Offer") of equity shares of Jana Small Finance Bank Limited (the "Bank") - Cash Escrow and Sponsor Bank Agreement dated January 31, 2024 (the "Escrow Agreement")**

In terms of Clause 2.6 of the Escrow Agreement, we confirm the opening of the Escrow Accounts, Refund Account and Public Offer Account, details of which are set out below:

**Escrow Accounts**

*For Residents*

Bank Name	[●]
Address	[●]
Account Number	[●]
Title of the Escrow Account	[●]
IFSC Code	[●]
NEFT Code	[●]

SWIFT Code	[●]
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*For Non-Residents*

Bank Name	[●]
Address	[●]
Account Number	[●]
Title of the Escrow Account	[●]
IFSC Code	[●]
NEFT Code	[●]
SWIFT Code	[●]

**Refund Account**

Bank Name	[●]
Address	[●]
Account Number	[●]
Title of the Escrow Account	[●]
IFSC Code	[●]
NEFT Code	[●]

**Public Offer Account**

Bank Name	[●]
Address	[●]
Account Number	[●]
Title of the Escrow Account	[●]
IFSC Code	[●]
NEFT Code	[●]

Capitalized terms not defined herein shall have the same meaning as ascribed to them in the Escrow Agreement, and if not specifically defined therein have the meanings assigned to them in the Red Herring Prospectus and the Prospectus, as the context requires.

Kindly acknowledge your acceptance of the instructions on the copy attached to this letter.

**For [●]**

**In the capacity as the Escrow Collection Bank, Refund Bank and Public Offer Account Bank**

\_\_\_\_\_  
(Authorized Signatory)

Name:

Designation:

## Schedule I

(Clause 3.2.3.2.)

[ON THE LETTERHEAD OF THE CHARTERED ACCOUNTANT]

To,

**Axis Capital Limited**

1<sup>st</sup> Floor, C-2, Axis House  
Wadia International Centre  
P.B. Marg, Worli  
Mumbai - 400025  
Maharashtra, India

**ICICI Securities Limited**

ICICI Venture House,  
Appasaheb Marathe Marg,  
Prabhadevi, Mumbai - 400 025,  
Maharashtra, India

**SBI Capital Markets Limited**

1501, 15th floor, A & B Wing,  
Parinee Crescenzo,  
Bandra Kurla Complex,  
Bandra (East), Mumbai- 400 051  
Maharashtra, India

and

The Selling Shareholders

Dear Sir/Madam,

**Re: Initial public offer (the "Offer") of equity shares of Jana Small Finance Bank Limited (the "Bank") - Cash Escrow and Sponsor Bank Agreement dated January 31, 2024 (the "Escrow Agreement")**

We, [name of the CA] have examined [Insert list of relevant documents].

We confirm that we have also reviewed the Prospectus dated [●], of the Bank as filed with SEBI, the Stock Exchanges and registered with the Registrar of Companies, Karnataka at Bengaluru ("Registrar of Companies" and such prospectus "Prospectus") and reviewed other relevant documents and confirm that in accordance with applicable law securities transaction tax, stamp duty and capital gains tax payable in relation to Offer and sale of [●] Equity Shares pursuant to the initial public offering of the Bank's Equity Shares is ₹ [●], ₹ [●] and ₹ [●], respectively [please insert exact amount and not rounded off or in millions etc.] The details of the calculation are attached herewith as **Annexure 1**.

We confirm that no tax benefit will be withheld at the time of transferring funds to the Selling Shareholders in the Offer.

We confirm that the information in this certificate is true, fair, correct, accurate and there is no untrue statement or omission which would render the contents of this certificate misleading in its form or context.



We confirm that the Book Running Lead Managers associated with the Offer, to whom this letter is addressed, may rely upon this letter and take such further actions as may be required to be taken.

Further, we declare that we are an independent firm of chartered accountants with respect to the Bank pursuant to the provisions of the Companies Act, 2013, the Chartered Accountants Act, 1949 or any rules or regulations issued thereunder, as well as Code of Ethics issued by ICAI.

Regards,

For [●]

Name: [●]

Designation: [●]

Firm Registration No. [●]

Membership No.- [●]

Date: [●]

Copy to:

**Jana Small Finance Bank Limited**

The Fairway, Ground & First Floor,

Survey No. 10/1, 11/2 & 12/2B,

Off Domlur, Koramangala Inner Ring Road,

Next to EGL,

Challaghatta, Bengaluru -560071,

Karnataka, India

**Annexure 1**

**ON THE LETTERHEAD OF THE CHARTERED ACCOUNTANT**

Name of the Selling Shareholder	No. of Equity Shares sold in the Offer (a)	Offer Price (₹) (b)	Transaction size (₹) (c) = (a) x (b)	Securities Transaction Tax at [•]% of the transaction size (₹) (d)	Other Withholding taxes (₹) (e)	Proportionate share of Offer Expenses to be borne by the Selling Shareholder (₹) (f)	Net Amount (₹) (g) = (c) - (d) - (f)	Long Term/Short term Capital Gains (₹)
[•]	[•]	[•]	[•]	[•]	[•]		[•]	[•]
[•]	[•]	[•]	[•]	[•]	[•]		[•]	[•]
Total	[•]	[•]	[•]	[•]	[•]		[•]	[•]

**Details and Calculation of payable Stamp Duty:**

*[Note: Please provide details in relation to the calculation of payable stamp duty in relation to the Offer.]*

## Schedule II

Date:

To

Escrow Collection Bank  
Refund Bank  
Public Offer Account Bank  
Sponsor Banks  
Registrar to the Offer

Copy to:

**Jana Small Finance Bank Limited**

The Fairway, Ground & First Floor,  
Survey No. 10/1, 11/2 & 12/2B,  
Off Domlur, Koramangala Inner Ring Road,  
Next to EGL,  
Challaghatta, Bengaluru -560071,  
Karnataka, India

and

The Selling Shareholders

Dear Sir/Madam,

**Re: Initial public offer (the "Offer") of equity shares of Jana Small Finance Bank Limited (the "Bank") - Cash Escrow and Sponsor Bank Agreement dated January 31, 2024 (the "Escrow Agreement")**

We hereby intimate you that the Offer has failed due to the following reason:

[•]

Pursuant to Clause 3.2.1.2/3.2.1.3(a) of the Escrow Agreement, we request you to transfer all the amounts standing to the credit of the Escrow Accounts/Public Offer Account, as applicable, bearing account name [•] and account number [•] to the Refund Account bearing account name [•] and account number [•] with the Refund Bank.

S. No.	Name of Escrow Collection Bank/Public Offer Account Bank	Escrow Account/Public Offer Account No.	Amount (₹)	Refund Bank	Refund Account No.	Refund Bank IFSC Code	Refund Bank Branch Address
1.	[•]		[•]	[•]	[•]	[•]	[•]
2.	[•]		[•]				

Please note that the LEI number of the Bank is 3358009CAB6PNXQH50.

Capitalised terms not defined herein shall have the same meaning as ascribed to them in the Escrow Agreement, and if not specifically defined therein have the meanings assigned to them in the Red Herring Prospectus and the Prospectus, as the context requires.

Kindly acknowledge the receipt of this letter.

**For Axis Capital Limited**

**Authorised Signatory**

Name:

Designation:

Contact Number:

Email:

**For ICICI Securities Limited**

**Authorised Signatory**

Name:

Designation:

Contact Number:

Email:

**For SBI Capital Markets Limited**

**Authorised Signatory**

Name:

Designation:

Contact Number:

Email:

### Schedule III

Date:

To

Escrow Collection Bank  
Refund Bank  
Public Offer Account Bank  
Sponsor Bank  
Registrar to the Offer

Copy to:

The Selling Shareholders

Dear Sir/Madam,

**Re: Initial public offer (the "Offer") of equity shares of Jana Small Finance Bank Limited (the "Bank") - Cash Escrow and Sponsor Bank Agreement dated January 31, 2024 (the "Escrow Agreement")**

We hereby intimate you that [●].

*[Note: Intimation that the listing of equity shares did not occur in the manner described in the Offer Documents, SEBI ICDR Regulations and any other applicable laws, after the funds are transferred to the Public Offer Account as mentioned in clause 3.2.2.]*

Pursuant to Clause 3.2.2 of the Escrow Agreement, we request you, the Public Offer Account Bank, to transfer all the amounts standing to the credit of the Public Offer Account titled [●] bearing account number [●] to the Refund Account titled [●] bearing account number [●] with the Refund Bank. The Refund Bank shall thereafter ensure refunds of the amounts held in the Refund Account in accordance with Clause 3.2.4 of the Escrow Agreement.

S. No.	Name of Public Offer Account Bank	Public Offer Account No.	Amount (₹)	Refund Bank name	Refund Account No.	Refund Bank IFSC Code	Refund Bank Branch Address
1.	[●]		[●]	[●]	[●]	[●]	[●]
2.	[●]		[●]				

Please note that the LEI number of the Bank is 3358009CAB6PNXQHIIK50.

Capitalised terms not defined herein shall have the same meaning as ascribed to them in the Escrow Agreement, and if not specifically defined therein have the meanings assigned to them in the Red Herring Prospectus and the Prospectus, as the context requires.

Kindly acknowledge the receipt of this letter.

**For Jana Small Finance Bank Limited**

**Authorised Signatory**

**Name:**

**Designation:**

**Contact Number:**

**Email:**

**For Axis Capital Limited**

**Authorised Signatory**

**Name:**

**Designation:**

**Contact Number:**

**Email:**

**For ICICI Securities Limited**

**Authorised Signatory**

**Name:**

**Designation:**

**Contact Number:**

**Email**

**For SBI Capital Markets Limited**

**Authorised Signatory**

**Name:**

**Designation:**

**Contact Number:**

**Email:**

### Schedule IIIA

**Date:**

To:

[●]

**[Banker to the Offer]**

Copy to:

**Jana Small Finance Bank Limited**

The Fairway, Ground & First Floor,

Survey No. 10/1, 11/2 & 12/2B,

Off Domlur, Koramangala Inner Ring Road,

Next to EGL,

Challaghatta, Bengaluru -560071,

Karnataka, India

and

The Selling Shareholders

Dear Sir/Madam.

**Re: Initial public offer (the "Offer") of equity shares of Jana Small Finance Bank Limited (the "Bank") - Cash Escrow and Sponsor Bank Agreement dated January 31, 2024 (the "Escrow Agreement")**

Pursuant to Clause 5.1(a) of the Escrow Agreement, we hereby intimate you of the following:

- (i) Anchor Investor Bid/ Offer Period: *[insert dates]*
- (ii) Bid/ Offer Opening Date: *[insert date]*
- (iii) Bid/Offer Closing Date: *[insert date]*

Capitalised terms not defined herein shall have the same meaning as ascribed to them in the Escrow Agreement, and if not specifically defined therein have the meanings assigned to them in the Red Herring Prospectus and the Prospectus, as the context requires.

Kindly acknowledge your acceptance of the instructions on the copy attached to this letter.

Sincerely,

**For Axis Capital Limited**

**Authorised Signatory**

Name:

Designation:

Contact Number:

Email:

**For ICICI Securities Limited**

**Authorised Signatory**

Name:

Designation:

Contact Number:

Email:

**For SBI Capital Markets Limited**

**Authorised Signatory**

Name:

Designation:

Contact Number:

Email:



**Schedule IV**  
(Clause 3.2.3.1(c))

**Date:**

To:

[•]  
**[Banker to the Offer]**

Copy to:

**Jana Small Finance Bank Limited**  
The Fairway, Ground & First Floor,  
Survey No. 10/1, 11/2 & 12/2B,  
Off Domlur, Koramangala Inner Ring Road,  
Next to EGL,  
Challaghatta, Bengaluru -560071,  
Karnataka, India

and

The Selling Shareholders

Dear Sir/Madam.

**Re: Initial public offer (the "Offer") of equity shares of Jana Small Finance Bank Limited (the "Bank") - Cash Escrow and Sponsor Bank Agreement dated January 31, 2024 (the "Escrow Agreement")**

Pursuant to Clause 3.2.3.1.(c) of the Escrow Agreement, the Designated Date is [•] and we instruct you to transfer amounts on [•], from the Escrow Accounts, namely "[•]" and "[•]" bearing account numbers [•] and [•] respectively to the Public Offer Account and Refund Account as per the following:

Transfer to public offer account

Name of the Escrow Account	Escrow Account Number	Amount to be transferred (Rs)	Public Offer Account Bank and Branch Details	Name of Public Offer Account	Public Offer Account Number	IFSC Code	Beneficiary LEI No.
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]
<b>Total</b>			[•]				

Transfer to refund account

Name of the Escrow Account	Escrow Account Number	Amount to be transferred (Rs)	Refund account and Branch Details	Name of Refund account	Refund account Number	IFSC Code	Beneficiary LEI No.
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]
[•]	[•]	[•]	[•]	[•]	[•]	[•]	[•]
<b>Total</b>			[•]				

Please note that the LEI number of the Bank is 3358009CAB6PNXQHIK50.

Capitalised terms not defined herein shall have the same meaning as ascribed to them in the Escrow Agreement, and if not specifically defined therein have the meanings assigned to them in the Red Herring Prospectus and the Prospectus, as the context requires.

Kindly acknowledge your acceptance of the instructions on the copy attached to this letter.

**Encl.:** Details of Anchor Investors entitled to payment of refund.

Sincerely,

<p><b>For Kfin Technologies Limited</b> <i>(formerly known as KFin Technologies Private Limited)</i></p> <p><b>Authorised Signatory</b></p> <p><b>Name:</b></p> <p><b>Designation:</b></p> <p><b>Contact Number:</b></p> <p><b>Email:</b></p>	
<p><b>For Axis Capital Limited</b></p> <p><b>Authorised Signatory</b></p> <p><b>Name:</b></p> <p><b>Designation:</b></p> <p><b>Contact Number:</b></p> <p><b>Email:</b></p>	

<p><b>For ICICI Securities Limited</b></p> <p><b>Authorised Signatory</b></p> <p><b>Name:</b></p> <p><b>Designation:</b></p> <p><b>Contact Number:</b></p> <p><b>Email:</b></p>	
<p><b>For SBI Capital Markets Limited</b></p> <p><b>Authorised Signatory</b></p> <p><b>Name:</b></p> <p><b>Designation:</b></p> <p><b>Contact Number:</b></p> <p><b>Email:</b></p>	

## Schedule V

**Date:**

To:

SCSBs

**[Banker to the Offer]**

Copy to:

**Jana Small Finance Bank Limited**

The Fairway, Ground & First Floor,  
Survey No. 10/1, 11/2 & 12/2B,  
Off Domlur, Koramangala Inner Ring Road,  
Next to EGL,  
Challaghatta, Bengaluru -560071,  
Karnataka, India

**Axis Capital Limited**

1<sup>st</sup> Floor, C-2, Axis House  
Wadia International Centre  
P.B. Marg, Worli  
Mumbai - 400025  
Maharashtra, India

**ICICI Securities Limited**

ICICI Venture House,  
Appasaheb Marathe Marg,  
Prabhadevi, Mumbai - 400 025,  
Maharashtra, India

**SBI Capital Markets Limited**

1501, 15th floor, A & B Wing,  
Parinee Crescenzo,  
Bandra Kurla Complex,  
Bandra (East), Mumbai- 400 051  
Maharashtra, India

and

The Selling Shareholders

Dear Sir/Madam,

**Re: Initial public offer (the "Offer") of equity shares of Jana Small Finance Bank Limited (the "Bank") - Cash Escrow and Sponsor Bank Agreement dated January 31, 2024 (the "Escrow Agreement")**

Pursuant to Clause 3.2.3.1.(b) of the Escrow Agreement, the Designated Date is [●] and we instruct you to transfer the blocked amounts to the Public Offer Account, namely "[●]", as per the following:

Name of the Account	Amount to be transferred (Rs.)	Public Offer Account Bank and Branch Details	Name of Public Offer Account	Public Offer Account Number	IFSC Code
[●]	[●]	[●]	[●]	[●]	[●]
[●]	[●]	[●]	[●]	[●]	[●]
<b>Total</b>	[●]				

Further, we hereby instruct you to transfer on the Designated Date ₹ [●] from the UPI linked ASBA Accounts of the successful Bidders to the Public Offer Account as follows:

Name of Public Offer Account	Amount to be transferred (₹)	Public Offer Account Number	Bank and Branch Details	IFSC Code
[●]	[●]	[●]	[●]	[●]

We further instruct you to also unblock the amount of ₹ [●] in the accounts as per appended schedule.

Please note that the LEI number of the Bank is 3358009CAB6PNXQHIK50.

Capitalised terms not defined herein shall have the same meaning as ascribed to them in the Escrow Agreement and if not specifically defined therein have the meanings assigned to them in the Red Herring Prospectus and the Prospectus, as the context requires.

Kindly acknowledge your acceptance of the instructions on the copy attached to this letter.

Sincerely,

**For KFin Technologies Limited**  
(formerly known as KFin Technologies Private Limited)

**Authorised Signatory**

Name:

Designation:

Contact Number:

Email:

Encl.: Details of bank accounts to be unblocked

**Schedule VI**  
(Clause 3.2.3.1.(b))

**Date:**

To:

**[Banker to the Offer]**

Copy to:

**Jana Small Finance Bank Limited**  
The Fairway, Ground & First Floor,  
Survey No. 10/1, 11/2 & 12/2B,  
Off Domlur, Koramangala Inner Ring Road,  
Next to EGL,  
Challaghatta, Bengaluru -560071,  
Karnataka, India

and

The Selling Shareholders

Dear Sir/Madam,

**Re: Initial public offer (the "Offer") of equity shares of Jana Small Finance Bank Limited (the "Bank") – Cash Escrow and Sponsor Bank Agreement dated January 31, 2024 (the "Escrow Agreement")**

Pursuant to Clause 3.2.3.1.(b) of the Escrow Agreement, we hereby instruct you to transfer on [●], ₹ [●], being the Surplus Amount from the Escrow Accounts, namely "JANA SMALL FINANCE BANK LIMITED-ANCHOR INVESTOR RESIDENT bearing number [●]" and JANA SMALL FINANCE BANK LIMITED-ANCHOR INVESTOR NON RESIDENT to the Refund Account bearing name "Jana Small Finance Bank Limited – Refund Account" and account number [●] as per the following:

Name of the Banker to the Offer	Amount to be transferred (₹)	Refund Bank Branch Details	Refund Account Number	IFSC Code
[●]	[●]	[●]	[●]	[●]

Capitalised terms not defined herein shall have the same meaning as ascribed to them in the Escrow Agreement, and if not specifically defined therein have the meanings assigned to them in the Red Herring Prospectus and the Prospectus, as the context requires.

Please note that the LEI number of the Bank is 3358009CAB6PNXQHIK50.

Kindly acknowledge your acceptance of the instructions on the copy attached to this letter.

Sincerely,

<b>For Kfin Technologies Limited</b> <i>(formerly known as KFin Technologies Private Limited)</i>  <b>Authorised Signatory</b>	
---	--

<p><b>Name:</b></p> <p><b>Designation:</b></p> <p><b>Contact Number:</b></p> <p><b>Email:</b></p>	
<p><b>For Axis Capital Limited</b></p> <p><b>Authorised Signatory</b></p> <p><b>Name:</b></p> <p><b>Designation:</b></p> <p><b>Contact Number:</b></p> <p><b>Email:</b></p>	
<p><b>For ICICI Securities Limited</b></p> <p><b>Authorised Signatory</b></p> <p><b>Name:</b></p> <p><b>Designation:</b></p> <p><b>Contact Number:</b></p> <p><b>Email:</b></p>	
<p><b>For SBI Capital Markets Limited</b></p> <p><b>Authorised Signatory</b></p> <p><b>Name:</b></p> <p><b>Designation:</b></p> <p><b>Contact Number:</b></p> <p><b>Email:</b></p>	

## Schedule VII

Date:

To:

**Jana Small Finance Bank Limited**

The Fairway, Ground & First Floor,  
Survey No. 10/1, 11/2 & 12/2B,  
Off Domlur, Koramangala Inner Ring Road,  
Next to EGL,  
Challaghatta, Bengaluru -560071,  
Karnataka, India

**Axis Capital Limited**

1<sup>st</sup> Floor, C-2, Axis House  
Wadia International Centre  
P.B. Marg, Worli  
Mumbai – 400025  
Maharashtra, India

**ICICI Securities Limited**

ICICI Venture House,  
Appasaheb Marathe Marg,  
Prabhadevi, Mumbai – 400 025,  
Maharashtra, India

**SBI Capital Markets Limited**

1501, 15th floor, A & B Wing,  
Parinee Crescenzo,  
Bandra Kurla Complex,  
Bandra (East), Mumbai- 400 051  
Maharashtra, India

The Selling Shareholders

Dear Sir/Madam,

**Re: Initial public offer (the “Offer”) of equity shares of Jana Small Finance Bank Limited (the “Bank”) – Cash Escrow and Sponsor Bank Agreement dated January 31, 2024 (the “Escrow Agreement”)**

Pursuant to Clause 3.2.3.1.(d) of the Escrow Agreement, we write to inform you that the aggregate amount of commission payable to the SCSBs, Sponsor Bank, Registered Brokers, RTAs and CDPs in relation to the Offer is ₹[●] and the details and calculation of the commission is enclosed herein.

Please note that the LEI number of the Bank is 3358009CAB6PNXQHIK50.

Capitalized terms not defined herein shall have the same meaning as given to such terms in the Escrow Agreement.



Yours faithfully,  
**KFin Technologies Limited**  
*(formerly known as KFin Technologies Private Limited)*

---

(Authorized Signatory)

Name:

Designation:

Contact Number:

Email:

*[Remainder of this page is left blank intentionally]*

**Schedule VIIA**  
(Clause 3.2.3.2.)

Date: [●]

To:

**[Banker to the Offer]**

Copy to:

**Jana Small Finance Bank Limited**  
The Fairway, Ground & First Floor,  
Survey No. 10/1, 11/2 & 12/2B,  
Off Domlur, Koramangala Inner Ring Road,  
Next to EGL,  
Challaghatta, Bengaluru -560071,  
Karnataka, India

and

The Selling Shareholders

Dear Sir/Madam,

**Re: Initial public offer (the "Offer") of equity shares of Jana Small Finance Bank Limited (the "Bank") - Cash Escrow and Sponsor Bank Agreement dated January 31, 2024 (the "Escrow Agreement")**

Pursuant to Clauses 3.2.3.2.(a) and 3.2.3.2.(b) of the Escrow Agreement, we hereby instruct you to transfer on [●] towards the Offer Expenses as described under Clauses 3.2.3.2.(a)(A)(i), 3.2.3.2.(a)(A)(ii), 3.2.3.2.(a)(A)(iii), 3.2.3.2.(a)(A)(iv) and 3.2.3.2.(a)A(v) of the Escrow Agreement, from the Public Offer Account No. [●] titled "[●] to their respective bank accounts as per the table below:

S. No.	Name	Amount (₹)	Bank	Account No.	IFSC Code	Branch Address
1.	[●]	[●]	[●]	[●]	[●]	[●]
2.	[●]	[●]	[●]	[●]	[●]	[●]

Capitalised terms not defined herein shall have the same meaning as ascribed to them in the Escrow Agreement, and if not specifically defined therein have the meanings assigned to them in the Red Herring Prospectus and the Prospectus, as the context requires.

Please note that the LEI number of the Bank is 3358009CAB6PNXQHIIK50.

Kindly acknowledge the receipt of this letter.

Sincerely,

**For Axis Capital Limited**

**Authorised Signatory**

Name:
Designation:
Contact Number:
Email:
<b>For ICICI Securities Limited</b>
<b>Authorised Signatory</b>
Name:
Designation:
Contact Number:
Email:
<b>For SBI Capital Markets Limited</b>
<b>Authorised Signatory</b>
Name:
Designation:
Contact Number:
Email:

**Schedule VIIB**  
(Clause 3.2.3.2.)

Date: [●]

To:

**[Banker to the Offer]**

Copy to:

**Jana Small Finance Bank Limited**

The Fairway, Ground & First Floor,

Survey No. 10/1, 11/2 & 12/2B,

Off Domlur, Koramangala Inner Ring Road,

Next to EGL,

Challaghatta, Bengaluru -560071,

Karnataka, India

and

The Selling Shareholders

Dear Sir/Madam,

**Re: Initial public offer (the "Offer") of equity shares of Jana Small Finance Bank Limited (the "Bank") - Cash Escrow and Sponsor Bank Agreement dated January 31, 2024 (the "Escrow Agreement")**

Pursuant to Clauses 3.2.3.2.(a) and 3.2.3.2.(b) of the Escrow Agreement, we hereby instruct you to transfer on [●] towards the Offer Expenses as described under Clause 3.2.3.2.(a)(B) of the Escrow Agreement, being the Securities Transaction Tax, from the Public Offer Account No. [●] titled "[●]" to the respective bank accounts as per the table below:

S. No.	Name	Amount (₹)	Bank	Account No.	IFSC Code	Branch Address
1.	[●]	[●]	[●]	[●]	[●]	[●]
2.	[●]	[●]	[●]	[●]	[●]	[●]

Capitalised terms not defined herein shall have the same meaning as ascribed to them in the Escrow Agreement, and if not specifically defined therein have the meanings assigned to them in the Red Herring Prospectus and the Prospectus, as the context requires.

Please note that the LEI number of the Bank is 3358009CAB6PNXQH1K50.

Kindly acknowledge the receipt of this letter.

**For Axis Capital Limited**

**Authorised Signatory**

Name:

Designation:

Contact Number:

Email:

**For ICICI Securities Limited**

**Authorised Signatory**

Name:

Designation:

Contact Number:

Email:

**For SBI Capital Markets Limited**

**Authorised Signatory**

Name:

Designation:

Contact Number:

Email:

**Schedule VIII**  
(Clause 3.2.3.2.(d))

Date: [●]

To:

**[Banker to the Offer]**

Copy to:

**Jana Small Finance Bank Limited**  
The Fairway, Ground & First Floor,  
Survey No. 10/1, 11/2 & 12/2B,  
Off Domlur, Koramangala Inner Ring Road,  
Next to EGL,  
Challaghatta, Bengaluru -560071,  
Karnataka, India

and

The Selling Shareholders

Dear Sir/Madam,

**Re: Initial public offer (the "Offer") of equity shares of Jana Small Finance Bank Limited (the "Bank") - Cash Escrow and Sponsor Bank Agreement dated January 31, 2024 (the "Escrow Agreement")**

Pursuant to Clause 3.2.3.2.(d) of the Escrow Agreement, we hereby instruct you to transfer on [●] from the Public Offer Account No. [●] titled "[●]" to the respective bank accounts of the Bank and Selling Shareholders, as per the table below:

S. No.	Name	Amount (₹)	Bank	Account No.	IFSC Code	Branch Address
1.	[●]	[●]	[●]	[●]	[●]	[●]

Capitalised terms not defined herein shall have the same meaning as ascribed to them in the Escrow Agreement, and if not specifically defined therein have the meanings assigned to them in the Red Herring Prospectus and the Prospectus, as the context requires.

Please note that the LEI number of the Bank is 3358009CAB6PNXQHIK50.

Kindly acknowledge the receipt of this letter.

**For Axis Capital Limited**

**Authorised Signatory**

Name:

Designation:

Contact Number:

Email:

**For ICICI Securities Limited**

**Authorised Signatory**

Name:

Designation:

Contact Number:

Email:

**For SBI Capital Markets Limited**

**Authorised Signatory**


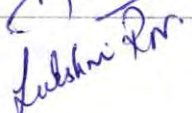



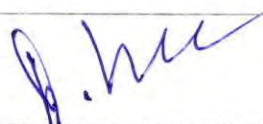
Name:

Designation:

Contact Number:

Email:

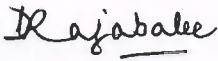

This specimen signature page forms an integral part of Cash Escrow and Sponsor Bank Agreement entered into by and among the Bank, the Selling Shareholders, each of the members of the Syndicate, the Registrar and the Bankers to the Offer in relation to the initial public offering of equity shares of Jana Small Finance Bank Limited

For the Bank	Specimen Signature
<i>For Jana Small Finance Bank Limited (any one of the following)</i>	
Abhilash Sandur	
Lakshmi R N	
Kiran Kumar KS	
Gajendra Achari K	
Manappa Badiger	
Srisharan D	

[Remainder of the page intentionally left blank]



*This specimen signature page forms an integral part of Cash Escrow and Sponsor Bank Agreement entered into by and among the Bank, the Selling Shareholders, each of the members of the Syndicate, the Registrar and the Bankers to the Offer in relation to the initial public offering of equity shares of Jana Small Finance Bank Limited*

For the Selling Shareholder	Specimen Signature
<i>For Client Rosehill Limited (any one of the following)</i>	
Dilshaad Rajabalee	
Varshinee Veerahoo	

[Remainder of the page intentionally left blank]

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For the Selling Shareholder	Specimen Signature
<i>For CVCIGP II Employee Rosehill Limited (any one of the following)</i>	
Kristee Bhurtun-Jokhoo	
Gulshan Ramgoolam	



[Remainder of the page intentionally left blank]

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<b>For the Selling Shareholder</b>	<b>Specimen Signature</b>
<i>For Global Impact Funds, S.C.A., SICAR, sub-fund, Global Financial Inclusion Fund (any one of the following)</i>	



*[Remainder of the page intentionally left blank]*

*This specimen signature page forms an integral part of Cash Escrow and Sponsor Bank Agreement entered into by and among the Bank, the Selling Shareholders, each of the members of the Syndicate, the Registrar and the Bankers to the Offer in relation to the initial public offering of equity shares of Jana Small Finance Bank Limited*

For the Selling Shareholder	Specimen Signature
<i>For Growth Partnership II Ajay Tandon Co-Investment Trust (any one of the following)</i>	
Authorized Signatory Name: Padmini Yash Dhuru Designation: First Trustee	
Authorized Signatory Name: Alwyn D'souza Designation: Second Trustee	



[Remainder of the page intentionally left blank]

*This specimen signature page forms an integral part of Cash Escrow and Sponsor Bank Agreement entered into by and among the Bank, the Selling Shareholders, each of the members of the Syndicate, the Registrar and the Bankers to the Offer in relation to the initial public offering of equity shares of Jana Small Finance Bank Limited*

For the Selling Shareholder	Specimen Signature
<i>For Growth Partnership II Siva Shankar Co-Investment Trust (any one of the following)</i>	
Authorized Signatory Name: Padmini Yash Dhuru Designation: First Trustee	
Authorized Signatory Name: Alwyn D'souza Designation: Second Trustee	

[Remainder of the page intentionally left blank]



*This specimen signature page forms an integral part of Cash Escrow and Sponsor Bank Agreement entered into by and among the Bank, the Selling Shareholders, each of the members of the Syndicate, the Registrar and the Bankers to the Offer in relation to the initial public offering of equity shares of Jana Small Finance Bank Limited*

<b>For the Selling Shareholder</b>	<b>Specimen Signature</b>
<b><i>For Hero Enterprise Partner Ventures (both of the following)</i></b>	
AMIT AGGARWAL	
RAKESH KUMAR	

[Remainder of the page intentionally left blank]



*This specimen signature page forms an integral part of Cash Escrow and Sponsor Bank Agreement entered into by and among the Bank, the Selling Shareholders, each of the members of the Syndicate, the Registrar and the Bankers to the Offer in relation to the initial public offering of equity shares of Jana Small Finance Bank Limited*



<b>For the BRLM</b>	<b>Specimen Signature</b>
<i>For ICICI Securities Limited (any one of the following)</i>	
Shekhar Asnani - VP	
Harsh Thakkar - AVP	



*[Remainder of the page intentionally left blank]*



*This specimen signature page forms an integral part of Cash Escrow and Sponsor Bank Agreement entered into by and among the Bank, the Selling Shareholders, each of the members of the Syndicate, the Registrar and the Bankers to the Offer in relation to the initial public offering of equity shares of Jana Small Finance Bank Limited*

For the BRLM	Specimen Signature
<i>For SBI Capital Markets Limited (any one of the following)</i>	
Sylvia Mendonca Vice President	 

*[Remainder of the page intentionally left blank]*

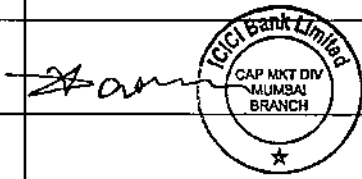
This specimen signature page forms an integral part of Cash Escrow and Sponsor Bank Agreement entered into by and among the Bank, the Selling Shareholders, each of the members of the Syndicate, the Registrar and the Bankers to the Offer in relation to the initial public offering of equity shares of Jana Small Finance Bank Limited

For the Banker to the Offer	Specimen Signature
For Axis Bank Limited (any one of the following)	
SAROJ KUMAR PADHI	Saroj Kumar Padhi




[Remainder of the page intentionally left blank]

*This specimen signature page forms an integral part of Cash Escrow and Sponsor Bank Agreement entered into by and among the Bank, the Selling Shareholders, each of the members of the Syndicate, the Registrar and the Bankers to the Offer in relation to the initial public offering of equity shares of Jana Small Finance Bank Limited*

For the Banker to the Offer	Specimen Signature
<i>For ICICI Bank Limited (any one of the following)</i>	
	

*[Remainder of the page intentionally left blank]*

*This specimen signature page forms an integral part of Cash Escrow and Sponsor Bank Agreement entered into by and among the Bank, the Selling Shareholders, each of the members of the Syndicate, the Registrar and the Bankers to the Offer in relation to the initial public offering of equity shares of Jana Small Finance Bank Limited*

<b>For the Registrar</b>	<b>Specimen Signature</b>
<i>For KFin Technologies Limited (any one of the following)</i>	
M.Murali Krishna	

*[Remainder of the page intentionally left blank]*

## Schedule X

Date:

To:

**Jana Small Finance Bank Limited**

The Fairway, Ground & First Floor,  
Survey No. 10/1, 11/2 & 12/2B,  
Off Domlur, Koramangala Inner Ring Road,  
Next to EGL,  
Challaghatta, Bengaluru -560071,  
Karnataka, India

**Axis Capital Limited**

1<sup>st</sup> Floor, C-2, Axis House  
Wadia International Centre  
P.B. Marg, Worli  
Mumbai – 400025  
Maharashtra, India

**ICICI Securities Limited**

ICICI Venture House,  
Appasaheb Marathe Marg,  
Prabhadevi, Mumbai – 400 025,  
Maharashtra, India

**SBI Capital Markets Limited**

1501, 15th floor, A & B Wing,  
Parinee Crescenzo,  
Bandra Kurla Complex,  
Bandra (East), Mumbai- 400 051  
Maharashtra, India

**Copy to:**

The Selling Shareholders

**Re: Initial public offer (the “Offer”) of equity shares of Jana Small Finance Bank Limited (the “Bank”) – Cash Escrow and Sponsor Bank Agreement dated January 31, 2024 (the “Escrow Agreement”)**

Pursuant to Clause 4.2.(k) of the Escrow Agreement, please see below the status of the investors’ complaints received during the period from [●] and [●] (both days included) and the subsequent action taken to address the complaints:

S. No.	Date of receipt of complaint	Details of complainant	Matter of the complaint	Date of response to the complaint	Matter of the response	Date updated on SCORES
[●]	[●]	[●]	[●]	[●]	[●]	[●]
[●]	[●]	[●]	[●]	[●]	[●]	[●]

Capitalised terms not defined herein shall have the same meaning as ascribed to them in the Escrow Agreement, and if not specifically defined therein have the meanings assigned to them in the Red Herring Prospectus and the Prospectus, as the context requires.

**For KFin Technologies Limited**

*(formerly known as KFin Technologies Private Limited)*

\_\_\_\_\_  
(Authorized Signatory)

Name:

Designation:

Contact Number:

Email: