

THIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION DIRECTLY OR INDIRECTLY OUTSIDE INDIA. Initial public offer of equity shares on the main board of BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE"), and together with BSE, the "Stock Exchanges") in compliance with Chapter II of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("SEBI ICDR Regulations").



# JANA SMALL FINANCE BANK LIMITED

Our Bank was incorporated as 'Janalakshmi Financial Services Private Limited' on July 24, 2006 at Bengaluru, Karnataka as a private limited company under the Companies Act, 1956, and was granted the certificate of incorporation by the Registrar of Companies, Karnataka at Bengaluru ("RoC"). Janalakshmi Financial Services Private Limited, was granted a certificate of registration dated March 4, 2008 by Reserve Bank of India ("RBI") to commence the business of non-banking financial institution without accepting public deposits, and was converted into an NBFC-MFI with effect from September 5, 2013. Subsequently, pursuant to a Board resolution dated June 1, 2015 and a Shareholders' resolution dated June 29, 2015, our Bank was converted into a public limited company under the Companies Act, 1956 with effect from August 10, 2015, and the name of our Bank was changed from 'Janalakshmi Financial Services Private Limited' to 'Janalakshmi Financial Services Limited', and a fresh certificate of incorporation of our Bank was issued by the RoC under such name. Janalakshmi Financial Services Limited, was granted a fresh certificate of registration as a non-banking financial institution without accepting public deposits dated September 18, 2015 pursuant to such name change. Our Bank, then known as Janalakshmi Financial Services Limited, was granted an in-principle approval by the RBI to convert into a small finance bank ("SFB") on October 7, 2015. Thereafter, our Bank received the final approval, dated April 28, 2017 from the RBI, to establish and carry on business as an SFB. Pursuant to resolutions passed by the Board and Shareholders on May 30, 2017 and January 12, 2018 respectively, the name of our Bank was changed from 'Janalakshmi Financial Services Limited' to 'Jana Small Finance Bank Limited', and a fresh certificate of incorporation dated January 29, 2018 was issued by the RoC consequent upon the change of name. Our Bank commenced its business as an SFB with effect from March 28, 2018 and its name was included in the second schedule to the RBI Act pursuant to a notification dated July 16, 2019 issued by the RBI. For further details of changes in name and changes in the registered office of the Bank, see "History and Certain Corporate Matters" on page 334 of the Red Herring Prospectus dated February 1, 2024 ("RHP") filed with RoC.

**Registered and Corporate Office:** The Fairway Business Park, #10/1, 11/2, 12/2B, off Domlur, Koramangala Inner Ring Road, Next to EGL, Challaghatta, Bengaluru-560 071, Karnataka, India. Tel: +91 80 4602 0100, Website: www.janabank.com; **Contact Person:** Lakshmi R N, Company Secretary and Compliance Officer; **E-mail:** investor.grievance@janabank.com **Corporate Identity Number:** U65923KA2006PLC040028



(Please scan this QR Code to view this Red Herring Prospectus)

## OUR PROMOTERS: JANA CAPITAL LIMITED AND JANA HOLDINGS LIMITED

INITIAL PUBLIC OFFER OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹10 EACH ("EQUITY SHARES") OF JANA SMALL FINANCE BANK LIMITED ("BANK" OR "ISSUER") FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ [●] PER EQUITY SHARE) AGGREGATING UP TO ₹ [●] MILLION ("OFFER") COMPRISING OF A FRESH ISSUE OF UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹ 4,620 MILLION (THE "FRESH ISSUE")\* AND AN OFFER FOR SALE OF UP TO 2,608,629 EQUITY SHARES AGGREGATING UP TO ₹ [●] MILLION (THE "OFFER FOR SALE").

THE OFFER INCLUDES A RESERVATION OF UP TO [●] EQUITY SHARES, AGGREGATING UP TO ₹ 135.00 MILLION (CONSTITUTING UP TO [●] % OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL), FOR SUBSCRIPTION BY ELIGIBLE EMPLOYEES ("EMPLOYEE RESERVATION PORTION"). THE OFFER LESS THE EMPLOYEE RESERVATION PORTION IS HEREINAFTER REFERRED TO AS THE "NET OFFER". THE OFFER AND THE NET OFFER SHALL CONSTITUTE [●]% AND [●]%, RESPECTIVELY, OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR BANK.

## DETAILS OF THE SELLING SHAREHOLDERS, OFFER FOR SALE AND THE WEIGHTED AVERAGE COST OF ACQUISITION

NAME OF THE SELLING SHAREHOLDERS	TYPE	NUMBER OF EQUITY SHARES OFFERED	WEIGHTED AVERAGE COST OF ACQUISITION PER EQUITY SHARE (IN ₹)^
Client Rosehill Limited	Investor Selling Shareholder	Up to 906,277 Equity Shares of face value of ₹10 each aggregating up to ₹ [●] million	366.43
CVCIGP II Employee Rosehill Limited	Investor Selling Shareholder	Up to 929,656 Equity Shares of face value of ₹10 each aggregating up to ₹ [●] million	363.61
Global Impact Funds, S.C.A., SICAR, sub-fund Global Financial Inclusion Fund	Investor Selling Shareholder	Up to 141,285 Equity Shares of face value of ₹10 each aggregating up to ₹ [●] million	800.00
Growth Partnership II Ajay Tandon Co-Investment Trust	Investor Selling Shareholder	Up to 413 Equity Shares of face value of ₹10 each aggregating up to ₹ [●] million	359.70
Growth Partnership II Siva Shankar Co-Investment Trust	Investor Selling Shareholder	Up to 998 Equity Shares of face value of ₹10 each aggregating up to ₹ [●] million	362.76
Hero Enterprise Partner Ventures	Investor Selling Shareholder	Up to 630,000 Equity Shares of face value of ₹10 each aggregating up to ₹ [●] million	141.14

^ As certified by JHS & Associates LLP, Chartered Accountants pursuant to their certificate dated February 1, 2024

## Details of Pre-IPO Placement

Date of Allotment	Type of Security	Number of Securities	Issue Price per Security (in ₹)	Name of the allottees
January 19, 2024	Equity Shares	2,439,607	414	SBI General Insurance Company Limited, Kotak Mahindra Life Insurance Company Limited, Ananta Capital Ventures Fund 1, Aziza Malik Family Trust, Madhu Silica Private Limited, Arka Nxt Ventures, Navatris Investments, Dhoot Industrial Finance Ltd, Anil Singhvi, Mc Jain Infoservices Private Limited, Capri Global Holdings Private Limited, RPM Ventures Partners (Rahul Sharma), Polisetty Shyam Sundar, LC Pharos Multi Strategy Fund VCC – SF1, Negen Undiscovered Value Fund, S Four Capital (Shikar Raj)
December 7, 2023	CCPS*	12,154,044	10*	Krishnan Subramania Raman, Sumit Aggarwal, Rincoo Ji Vaccha, Shrinivas Murty J, Sudhir Madhavan, Pradeep Rebello, Gopal Tripathi, Ajay Kanwal, Mahalingam Ramachandran, Tamal Bandyopadhyay, Chitra Menon, Ashish Gopal Saxena, Rajesh Rao, Satish Ramachandran, Abhilash Sandur, Amit Raj Bakshi.

\*The CCPS has been converted to Equity Shares at a price of ₹ 302.98 per Equity Share.

## Details of secondary transactions by the Selling Shareholders since filing of the draft red herring prospectus dated July 30, 2023

Date of Transfer	Name of Selling Shareholder	Number of securities (CCPS)	Transfer price per security (CCPS) (in ₹)	Name of the Transferee
August 16, 2023	Hero Ventures	9,37,50,000	32	Elpro International Limited, Bharti (Satya) Trustees Private Limited, Par Solar Private Limited, Spark Fund Advisors LLP, Bengal Rubber Company Limited, Central India Industries Limited, Universal Trading Company Limited, Ranchi Enterprises And Properties Ltd., Amer Investments (Delhi) Limited, Shikhar Rajsakshi Sinha, Puran Associates Private Limited, Ananta Capital Ventures Fund 1
December 22, 2023	Hero Ventures	23,68,421	38	Neelanchal Edifice LLP
January 05, 2024	Hero Ventures	2,105,263	38	Shikhar Rajsakshi Sinha
January 24, 2024	Hero Ventures	2,380,952	42	VLS Finance Limited
January 24, 2024	Hero Ventures	6,493,506	38.50	Globe Capital Market Limited

The CCPS has been converted to Equity Shares at a price of ₹ 414.00 per Equity Share.

We are a small finance bank, offering a range of banking products, with our asset products primarily including mortgages, MSME and agriculture loans

The Offer is being made through the Book Building Process in accordance with Regulation 6(1) of the SEBI ICDR Regulations

QIB Portion: Not more than 50% of the Net Offer | Non-Institutional Portion: Not less than 15% of the Net Offer | Retail Portion: Not less than 35% of the Net Offer  
Employee Reservation Portion: Up to [●] Equity Shares aggregating up to ₹135.00 Million

PRICE BAND: ₹ 393 TO ₹ 414 PER EQUITY SHARE OF FACE VALUE OF ₹10 EACH.

THE FLOOR PRICE IS 39.30 TIMES THE FACE VALUE OF THE EQUITY SHARES AND THE CAP PRICE IS 41.40 TIMES THE FACE VALUE OF THE EQUITY SHARES.

BIDS CAN BE MADE FOR A MINIMUM OF 36 EQUITY SHARES AND IN MULTIPLES OF 36 EQUITY SHARES THEREAFTER.

In accordance with the recommendation of Independent Directors of our Bank, pursuant to their resolution dated February 1, 2024, the above provided price band is justified based on quantitative factors/ KPIs disclosed in the 'Basis for Offer Price' section of the RHP vis-a-vis the weighted average cost of acquisition ("WACA") of primary and secondary transaction(s), as applicable, disclosed in 'Basis for Offer Price' beginning on page 186 of the RHP.

In making an investment decision, potential investors must rely on their own examination of the Bank and the information included in the RHP and the terms of the Offer, including the merits and risks involved and not rely on any other external sources of information about the Offer available in any manner. Please refer Risk Factors beginning on page 37 of the RHP.

## RISK TO INVESTORS

1. Our Bank has a high illiquidity ratio. A high Illiquidity Ratio indicates that a bank holds a low amount of liquid assets, which affects its ability to pay its debt obligations and short-term liabilities. If we are unable to decrease our Illiquidity Ratio, it could have an adverse effect on our business, financial condition, results of operations and cash flows.

As noted in the RBI Inspection report, our Bank's illiquidity ratio was 46.16% as at March 31, 2022, as against industry average of 40% (as per the RBI), indicating our Basic Earning Assets were supported by Volatile Liabilities. A high Illiquidity Ratio indicates that a bank holds a low amount of liquid assets, which affects its ability to pay its debt obligations and short-term liabilities. Our Illiquidity Ratio improved to 40.24% as at September 30, 2023, which was primarily due to an increase in our Basic Earning Assets. However, we cannot assure you this improvement will be sustained and if our Bank's Illiquidity Ratio increases, it could have an adverse effect on our business, financial condition, results of operations and cash flows.

The table below sets forth our Bank's Illiquidity Ratio as at the dates indicated:

Particulars	As at September 30, 2023	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
	(₹ in millions, except percentages)			
Illiquidity Ratio (%)	40.24%	32.75%	46.16%	30.44%

2. Our Bank has a low Core Deposit Ratio. A low Core Deposit Ratio means that a bank has less assets that are backed by deposits, and indicates that the bank has low liquidity. If we are unable to increase our Core Deposits Ratio, it could have an adverse effect on our business, financial condition, results of operations and cash flows.

As noted in the RBI Inspection report, our Bank's Core Deposit Ratio was 36.03% as at March 31, 2022, as against the industry average of

Continued on next page...



...continued from previous page.

50.00% (as per the RBI), indicating that 63.97% of our total assets were funded through an unstable deposit base. A low Core Deposit Ratio means that a bank has less assets that are backed by deposits, and indicates that the bank has low liquidity. Our Core Deposits Ratio improved to 40.19% as at September 30, 2023, which was primarily due to an increase in our Core Deposits. However, we cannot assure you this improvement will be sustained and if our Bank’s Core Deposit Ratio decreases, it could have an adverse effect on our business, financial condition, results of operations and cash flows.

The table below sets forth our Core Deposit Ratio as at the dates indicated:

Particulars	As at September 30, 2023	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
	(₹ in millions, except percentages)			
Core Deposit Ratio (%)	40.19%	38.31%	36.03%	35.35%

3. Our Bank has a high Illiquid Assets Ratio. A high Illiquid Assets Ratio may affect a bank's ability to pay its liabilities. If we are unable to decrease our Illiquid Assets Ratio, it could have an adverse effect on our business, financial condition, results of operations and cash flows.

As noted in the RBI Inspection report, our Bank’s Illiquid Assets Ratio as at March 31, 2022 was 252.97%, signifying a higher degree of illiquidity embedded in our Bank’s balance sheet. A high Illiquid Assets Ratio may adversely affect a bank’s ability to pay its liabilities. Our Illiquid Assets Ratio increased to 221.72% as at September 30, 2023, which was primarily due to an increase in our Core Deposits. The maturity of deposits has been calculated on the basis of contractual maturity for deposits and a fixed ratio for CASA. However, we cannot assure you this improvement will be sustained and if our Bank’s Illiquid Assets Ratio increases, it could have an adverse effect on our business, financial condition, results of operations and cash flows.

The table below sets forth our ratio of Illiquid Assets to Core Deposits (“Illiquid Assets Ratio”) as at the dates indicated:

Particulars	As at September 30, 2023	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
	(₹ in millions, except percentages)			
Illiquid Assets Ratio (%)	221.72%	212.94%	252.97%	205.32%

4. Our unsecured loans have a higher credit risk than our secured loans because the vast majority of those loans are Microfinance Loans and customers availing Microfinance Loans have limited sources of income (annual household income of up to ₹300,000) and savings and, as such, generally do not have a high level of financial resilience and unsecured loans are not supported by collateral. If we are unable to recover such advances in a timely manner or at all, our financial condition, results of operations and cash flows would be adversely affected.

The table below sets forth our gross unsecured loans by category and as a percentage of our total gross advances and our gross unsecured loans that are NPAs and as a percentage of our total gross unsecured advances as at the dates provided.

Particulars	As at September 30, 2023	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
	(₹ in millions, except percentages)			
Gross Microfinance Loans <sup>(1)</sup> :				
Gross individual and micro business loans	47,481.50	42,869.91	28,912.57	10,843.91
Gross agricultural and allied loans	36,141.39	30,944.43	18,770.00	15,510.70
Gross group loans	6,756.60	6,414.88	13,191.17	38,590.26

Particulars	As at September 30, 2023	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
	(₹ in millions, except percentages)			
Total Gross Microfinance Loans	90,379.49	80,229.22	60,873.74	64,944.87
Gross Non-Microfinance Loans:				
Gross unsecured working capital loans and overdraft facilities to micro and small enterprises based on their GST returns	514.42	730.65	1,358.20	2,684.95
Total gross Non-Microfinance Loans	514.42	730.65	1,358.20	2,684.95
Total gross unsecured advances [A]	90,893.91	80,959.87	62,231.95	67,629.82
Gross unsecured loans as a percentage of our total gross advances [B = A/C] (%)	42.58%	44.98%	46.97%	57.12%
Total gross advances [C]	213,471.30	180,007.41	132,503.20	118,389.82
Gross NPAs of unsecured advances [D]	3,085.31	6,210.68	6,999.31	6,484.21
Gross NPAs of unsecured advances as a percentage of gross unsecured advances [E = D/A]	3.39%	7.67%	11.25%	9.59%

5. Our Bank is subject to restrictions relating to the Equity Shares as per the RBI In-Principle Approval, RBI Final Approval, SFB Licensing Guidelines and SFB Operating Guidelines.

The below summarises the compliance status of our Bank with respect to the restrictions on Equity Shares as per the RBI In-Principle Approval, RBI Final Approval, SFB Licensing Guidelines, and SFB Operating Guidelines only for the points that are not complied as of the date of RHP. For other points, please refer Risk Factor no. 3 on page 42 of RHP.

I. Our Bank is required to identify JCL as the sole Promoter of our Bank : Under the conditions set out in the RBI Final Approval dated April 28, 2017, JCL is required to be the sole promoter of our Bank. We have identified both JCL and JHL as the ‘promoters’ of our Bank in the Red Herring Prospectus in accordance with the applicable provisions of the SEBI ICDR Regulations, since JHL and JCL have decided not to go ahead with their proposed scheme of amalgamation (merger). The same has been intimated to the RBI pursuant to our letters dated June 29, 2023 and July 4, 2023 (“Intimation Letters”). Since the date of Intimation Letters, the RBI has not issued any further correspondence on this matter. Please note that there is no prescribed requirement for a specific approval from the RBI for identifying JCL and JHL as the ‘promoters’ of our Bank.

For further details, see “- 2. We are subject to stringent regulatory requirements and prudential norms, some of which are more onerous than for banks that are not Small Finance Banks, like us. We have not been able to comply with certain provisions of the SFB Licensing Guidelines and the RBI Final Approval. As a result, the RBI may take regulatory action against us, which could include imposition of monetary penalties, revocation of the RBI Final Approval or such other penal actions and restrictions deemed fit by the RBI, the imposition of any of which could have a material adverse effect on our business, financial condition, results of operations and cash flows” on page 39 of the RHP.

II. The Equity Shares were required to be listed on a stock

Continued on next page...



...continued from previous page.

exchange in India within three years from the date of commencement of our banking business, i.e., on or before **March 27, 2021** : We filed the draft red herring prospectus dated March 31, 2021 (the “**2021 DRHP**”) with SEBI and received the letter bearing reference number SEBI/HO/CFD/DIL1/OW/P/2021/14928/1, dated July 9, 2021, from SEBI on the 2021 DRHP. However, we have not been able to complete our initial public offering within the timelines prescribed in the SFB Licensing Guidelines and the RBI Final Approval, due to market conditions. We have re-initiated the initial public offering process and are working towards completing the listing of the Equity Shares and meeting the licensing conditions.

For further details, see “- 2. We are subject to stringent regulatory requirements and prudential norms, some of which are more onerous than for banks that are not Small Finance Banks, like us. We have not been able to comply with certain provisions of the SFB Licensing Guidelines and the RBI Final Approval. As a result, the RBI may take regulatory action against us, which could include imposition of monetary penalties, revocation of the RBI Final Approval or such other penal actions and restrictions deemed fit by the RBI, the imposition of any of which could have a material adverse effect on our business, financial condition, results of operations and cash flows” on page 39 of the RHP.

6. We will not receive any proceeds from the Offer for Sale.

The Selling Shareholders will receive the entire proceeds from the Offer for Sale.

7. Weighted Average Cost of Acquisition at Floor and Cap Price in the last 18 months preceding the date of the Red Herring Prospectus are disclosed below:

Past Transactions	Weighted average cost of acquisition (in ₹)	Floor Price (in ₹)*	Cap Price (in ₹)*
WACA of Equity Shares that were issued by our Bank	322.86	1.22 times	1.28 times
WACA of Equity Shares that were acquired or sold by way of secondary transactions	346.14	1.14 times	1.20 times

\*As certified by JHS & Associates LLP, Chartered Accountants pursuant to their certificate dated February 1, 2024.

8. Weighted Average Return on Net Worth for Fiscals 2023, 2022 and 2021 is 8.78%.

9. Our Bank has issued Equity Shares and Preference Shares in the last 12 months immediately preceding the date of the Red Herring

Prospectus at prices that may be lower than the Offer Price. Weighted average cost of acquisition of all Equity Shares transacted in one year, eighteen months and three years preceding the date of the Red Herring Prospectus:

Period	Weighted average cost of acquisition per Equity Share (in ₹)	Upper end of the price band (₹414) is ‘X’ times the weighted average cost of acquisition	Range of acquisition price: Lowest price – Highest price (in ₹)*
Last one year preceding the date of the Red Herring Prospectus	309.76	1.34	10.00 - 456.95
Last 18 months preceding the date of the Red Herring Prospectus	313.73	1.32	10.00 - 580.55
Last three years preceding the date of the Red Herring Prospectus	341.85	1.21	10.00 - 968.56

\*As certified by JHS & Associates LLP, Chartered Accountants pursuant to their certificate dated February 1, 2024.

For details, see “Capital Structure - Notes to Capital Structure - Share Capital History of our Bank” on page 130 of the RHP.

10. Average cost of acquisition per Equity Share for the Selling Shareholders are ranging from ₹ 141.14 to ₹ 800.00 and Offer Price at upper Price Band is ₹ 414.

11. The three BRLMs associated with the Offer have handled 88 public Issues in the past three financial years, out of which 26 Issues closed below the offer price on listing date:

Name of the BRLMs	Total Issues	Issues closed below IPO Price on listing date
Axis Capital Limited*	22	4
ICICI Securities Limited*	28	5
SBI Capital Markets Limited*	6	3
Common issues of above BRLMs	32	14
<b>Total</b>	<b>88</b>	<b>26</b>

\*Issues handled where there were no common BRLMs

BID/OFFER SCHEDULE

ANCHOR INVESTOR BIDDING DATE : TUESDAY, FEBRUARY 6, 2024

BID/OFFER OPENS ON : WEDNESDAY, FEBRUARY 7, 2024<sup>(1)</sup>

BID/OFFER CLOSES ON : FRIDAY, FEBRUARY 9, 2024<sup>(2)</sup>

<sup>(1)</sup> Our Bank may, in consultation with the BRLMs, consider participation by Anchor Investors in accordance with the SEBI/ICDR Regulations. The Anchor Investor Bid/ Offer Period shall be one Working Day prior to the Bid/ Offer Opening Date i.e, Tuesday, February 6, 2024.

<sup>(2)</sup> The UPI mandate end time and date shall be at 5:00 p.m. on Bid/Offer Closing Day.

An indicative timetable in respect of the Offer is set out below:

Submission of Bids (other than Bids from Anchor Investors):

Bid/Offer Period (except the Bid/Offer Closing Date)	
Submission and Revision in Bids	Only between 10.00 a.m. and 5.00 p.m. (Indian Standard Time (“IST”))
Bid/Offer Closing Date*	
Submission of Electronic Applications (Online ASBA through 3-in-1 accounts) - For RILs, other than QIBs and Non-Institutional Investors	Only between 10.00 a.m. and up to 5.00 p.m. IST
Submission of Electronic Applications (Bank ASBA through Online channels like Internet Banking, Mobile Banking and Syndicate UPI ASBA applications)	Only between 10.00 a.m. and up to 4.00 p.m. IST
Submission of Electronic Applications (Syndicate Non-Retail, Non-Individual Applications)	Only between 10.00 a.m. and up to 3.00 p.m. IST
Submission of Physical Applications (Bank ASBA)	Only between 10.00 a.m. and up to 1.00 p.m. IST
Submission of Physical Applications (Syndicate Non-Retail, Non-Individual Applications of QIBs and Non-Institutional Investors)	Only between 10.00 a.m. and up to 12.00 p.m. IST
Modification/ Revision/cancellation of Bids	
Upward Revision of Bids by QIBs and Non-Institutional Investors categories*	Only between 10.00 a.m. on the Bid/Offer Opening Date and up to 5.00 p.m. IST on Bid/Offer Closing Date
Upward or downward Revision of Bids or cancellation of Bids by RILs	Only between 10.00 a.m. on the Bid/Offer Opening Date and up to 5.00 p.m. IST on Bid/Offer Closing Date

\* UPI mandate end time and date shall be at 5:00 pm on the Bid/Offer Closing Date.

\* QIBs and Non-Institutional Investors can neither revise their bids downwards nor cancel/ withdraw their Bids

Event	Indicative Date
Bid/Offer Opening Date	Wednesday, February 7, 2024
Bid/Offer Closing Date	Friday, February 9, 2024
Finalisation of Basis of Allotment with the Designated Stock Exchange	On or about Monday, February 12, 2024
Initiation of refunds (if any, for Anchor Investors)/unblocking of funds from ASBA Account	On or about Tuesday, February 13, 2024
Credit of Equity Shares to demat accounts of Allotees	On or about Tuesday, February 13, 2024
Commencement of trading of the Equity Shares on the Stock Exchanges	On or about Wednesday, February 14, 2024

Continued on next page...



...continued from previous page.

## ASBA # Simple, Safe, Smart way of Application!!!

# Applications supported by blocked amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, For further details, check section on ASBA.

Mandatory in public issues. No cheque will be accepted.



UPI-Now available in ASBA for Retail Individual Investors and Non-Institutional Investor applying for amount upto ₹ 5,00,000/-, applying through Registered Brokers, DP's and RTAs. UPI Bidder also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account. Investors are required to ensure that the bank account used for bidding is linked to their PAN. Bidders must ensure that their PAN is linked with Aadhaar and are in compliance with CBDT notification dated February 13, 2020, issued by the Central Board of Direct Taxes and the subsequent press releases, including press releases dated June 25, 2021 and September 17, 2021 and CBDT circular no.7 of 2022, dated March 30, 2022 read with press release dated March 26, 2023 and any subsequent press releases in this regard.

ASBA has to be availed by all the investors except anchor investors. UPI may be availed by UPI Bidders. For details on the ASBA and UPI process, please refer to the details given in ASBA form and abridged prospectus and also please refer to the section "Offer Procedure" on page 550 of the RHP. The process is also available on the website of Association of Investment Bankers of India ("AIBI") and Stock Exchanges and in the General Information Document. ASBA bid-cum-application forms can be downloaded from the websites of the Stock Exchanges and can be obtained from the list of banks that is displayed on the website of SEBI at [www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFp=yes&ntmid=35](http://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFp=yes&ntmid=35) and <https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFp=yes&ntmid=43>, respectively as updated from time to time. For the list of UPI apps and banks live on IPO, please refer to the link [www.sebi.gov.in](http://www.sebi.gov.in). RTBs Bidding using the UPI mechanism may apply through the SCBSs and mobile applications whose names appear on the website of SEBI, as updated from time to time. ICICI Bank Limited and Axis Bank Limited have been appointed as Sponsor Banks for the Offer, in accordance with the requirements of the SEBI Circular dated November 1, 2018 as amended. For Offer related queries, please contact the BRLMs on their respective email IDs as mentioned below. For UPI related queries, investors can contact NPCI at the toll free number: 18001201740 and mail id: [ipo.upi@npci.org.in](mailto:ipo.upi@npci.org.in).

### THE EQUITY SHARES OF OUR BANK WILL GET LISTED ON MAIN BOARD PLATFORM OF BSE AND NSE

In case of any revision in the Price Band, the Bid/ Offer Period will be extended by at least three additional Working Days after such revision in the Price Band, subject to the Bid/ Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Bank in consultation with the BRLMs may, for reasons to be recorded in writing, extend the Bid/ Offer Period for a minimum of three Working Days, subject to the Bid/ Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/ Offer Period, if applicable, shall be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the respective websites of the BRLMs and at the terminals of the Syndicate Members and by intimation to Designated Intermediaries and the Sponsor Bank(s), as applicable. The Offer is being made through the Book Building Process, in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended ("SCRR") read with Regulation 31 of the SEBI ICDR Regulations and in compliance with Regulation 6(1) of the SEBI ICDR Regulations, wherein not more than 50% of the Net Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs") (and such portion, the "QIB Portion"), provided that our Bank may, in consultation with the BRLMs, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations ("Anchor Investor Portion"), of which one-third shall be reserved for domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Allocation Price. In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion. Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis only to Mutual Funds, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs, including Mutual Funds, subject to valid Bids being received at or above the Offer Price. Further, not less than 15% of the Net Offer shall be available for allocation to Non-Institutional Investors which (a) one-third portion shall be reserved for Bidders with application size of more than 0.20 million and up to 1 million; and (b) two-thirds of the portion shall be reserved for Bidders with application size of more than 1 million, provided that the unsubscribed portion in either of such sub-categories may be allocated to Bidders in other sub-category of the Non-Institutional Bidders in accordance with SEBI ICDR Regulations, subject to valid Bids being received above the Offer Price and not less than 35% of the Net Offer shall be available for allocation to Retail Individual Bidders in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price. All potential Bidders (except Anchor Investors) are required to mandatorily utilise the Application Supported by Blocked Amount ("ASBA") process by providing details of their respective ASBA accounts, and UPI ID (in case of UPI Bidders using the UPI Mechanism), in which case the corresponding Bid Amounts will be blocked by the SCBSs or under the UPI Mechanism, as applicable to participate in the Offer. Anchor Investors are not permitted to participate in the Anchor Investor Portion of the Offer through the ASBA process. For details, see "Offer Procedure" on page 550 of the RHP.

Bidders/ Applicants should ensure that DP ID, PAN, Client ID and UPI ID (for UPI Bidders bidding through the UPI Mechanism) are correctly filled in the Bid cum Application Form. The DP ID, PAN and Client ID provided in the Bid cum Application Form should match with the DP ID, PAN, Client ID available in the Depository database, otherwise, the Bid cum Application Form is liable to be rejected. Bidders/ Applicants should ensure that the beneficiary account provided in the Bid cum Application Form is active. Bidders/Applicants should note that on the basis of the PAN, DP ID, Client ID and UPI ID (for UPI Bidders bidding through the UPI Mechanism) as provided in the Bid cum Application Form, the Bidder/Applicant may be deemed to have authorised the Depositories to provide to the Registrar to the Offer, any requested Demographic Details of the Bidder/Applicant as available on the records of the depositories. These Demographic Details may be used, among other things, for giving Allotment Advice or unblocking of ASBA Account or for other correspondence(s) related to the Offer. Bidders/Applicants are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Bidders/Applicants' sole risk. Investors must ensure that their PAN is linked with Aadhaar and are in compliance with CBDT notification dated February 13, 2020 read with press release dated June 25, 2021 and September 17, 2021, read with press release dated September 17, 2021. CBDT circular no.7 of 2022, dated March 30, 2022, read with press release dated March 26, 2023.

BOOK RUNNING LEAD MANAGERS			REGISTRAR TO THE OFFER	COMPANY SECRETARY AND COMPLIANCE OFFICER
<b>Axis Capital Limited</b> 1st Floor, Axis House, C-2 Wadia International Centre P.B. Marg, Worli, Mumbai-400 025, Maharashtra, India Tel: +91 22 4325 2183 E-mail: <a href="mailto:jana.ipo@axiscap.in">jana.ipo@axiscap.in</a> Website: <a href="http://www.axiscapital.co.in">www.axiscapital.co.in</a> Investor Grievance ID: <a href="mailto:complaints@axiscap.in">complaints@axiscap.in</a> Contact Person: Simran Gadh / Sagar Jalakija SEBI Registration Number: INM000012029	<b>ICICI Securities Limited</b> ICICI Venture House, Appasaheb Marathe Marg Prabhadevi, Mumbai-400 025, Maharashtra, India Tel: +91 22 6807 7100 E-mail: <a href="mailto:jana.ipo@icicisecurities.com">jana.ipo@icicisecurities.com</a> Website: <a href="http://www.icicisecurities.com">www.icicisecurities.com</a> Investor Grievance ID: <a href="mailto:customercare@icicisecurities.com">customercare@icicisecurities.com</a> Contact Person: Ashik Joisar / Harsh Thakkar SEBI Registration Number: INM000011179	<b>SBI Capital Markets Limited</b> 1501, 15th floor, A & B Wing, Parinee Crescenzo, G Block Bandra Kurla Complex, Bandra (East), Mumbai-400 051 Maharashtra, India Tel: +91 22 4006 9807 E-mail: <a href="mailto:jana.ipo@sbicaps.com">jana.ipo@sbicaps.com</a> Website: <a href="http://www.sbicaps.com">www.sbicaps.com</a> Investor Grievance ID: <a href="mailto:investor.relations@sbicaps.com">investor.relations@sbicaps.com</a> Contact Person: Vaibhav Shah SEBI Registration Number: INM000003531	<b>KFin Technologies Limited</b> (formerly known as KFin Technologies Private Limited) Selenium, Tower B, Plot No. - 31 and 32, Financial District Nanakramguda, Serilingampally, Hyderabad, Rangareddi-500 032 Telangana, India Tel: +91 40 6716 2222 E-mail: <a href="mailto:jana.ipo@kfintech.com">jana.ipo@kfintech.com</a> Website: <a href="http://www.kfintech.com">www.kfintech.com</a> Investor grievance ID: <a href="mailto:enward.ris@kfintech.com">enward.ris@kfintech.com</a> Contact Person: M. Murali Krishna SEBI Registration Number: INR000000221	<b>Lakshmi R N Jana Small Finance Bank Limited</b> The Fairway Business Park, #10/1, 11/2, 12/2B, Off Domlur, Koramangala Inner Ring Road, Next to EGL, Challaghatta, Bengaluru - 560 071, Karnataka, India Tel: +91 80 4602 0100 Email: <a href="mailto:investor.grievance@janabank.com">investor.grievance@janabank.com</a>  Investors may contact the Company Secretary and Compliance Officer or the Registrar to the Offer in case of any pre-offer or post-offer related grievances including non-receipt of letters of Allotment, non-credit of Allotted Equity Shares in the respective beneficiary account, non-receipt of refund orders or non-receipt of funds by electronic mode, etc. For all offer related queries and for redressal of complaints, Investors may also write to the BRLMs.

**AVAILABILITY OF THE RHP:** Investors are advised to refer to the RHP and the section titled "Risk Factors" on page 37 of the RHP, before applying in the Offer. A copy of the RHP shall be available on website of SEBI at [www.sebi.gov.in](http://www.sebi.gov.in), websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com), respectively, and on the website of the Bank at [www.janabank.com](http://www.janabank.com) and on the websites of the BRLMs i.e. Axis Capital Limited, ICICI Securities Limited and SBI Capital Markets Limited at [www.axiscapital.co.in](http://www.axiscapital.co.in), [www.icicisecurities.com](http://www.icicisecurities.com) and [www.sbicaps.com](http://www.sbicaps.com), respectively.

**Availability of the Abridged Prospectus:** A copy of the abridged prospectus shall be available on the website of the Bank, the BRLMs and the Registrar to the Offer at [www.janabank.com](http://www.janabank.com), [www.icicisecurities.com](http://www.icicisecurities.com), [www.sbicaps.com](http://www.sbicaps.com) and [www.kfintech.com](http://www.kfintech.com), respectively.

**AVAILABILITY OF BID CUM APPLICATION FORMS:** Bid cum Application Forms can be obtained from the Registered Office of the Bank **JANA SMALL FINANCE BANK LIMITED**, Tel: +91 80 4602 0100. The BRLMs : **Axis Capital Limited**, Tel: +91 22 4325 2183, **ICICI Securities Limited**, Tel: +91 22 6807 7100 and **SBI Capital Markets Limited**, Tel: +91 22 4006 9807. **Syndicate Members:** **Investec Bank Services (India) Private Limited**, Tel: + 91 22 6849 7400 and **SBICAP Securities Limited**, Tel: + 91 22 6931 6204; and at the select locations of the Sub-syndicate Members (as given below), SCBSs, Registered Brokers, RTAs and CDPs participating in the Offer. ASBA Forms will also be available on the websites of BSE and NSE and the Designated Branches of SCBSs, the list of which is available at websites of the Stock Exchanges and SEBI.

**Sub-Syndicate Members:** Axis Securities Limited, Almondz Global Securities Limited, Amrapali Capital & Finance Services Limited, Anand Rathi Share & Stock Brokers Limited, Anand Share Consultancy, ANS Pvt Limited, Ashwani Dandia & Co., Finwizard Technology Pvt Limited, G Raj & Co. (Consultants) Limited, Jhaveri Securities, JM Financial Services Limited, Kalpataru Multiplier Limited, KJMC Capital Market Services Limited, Kotak Securities Limited, LKP Securities Limited, Marwadi Shares & Finance, Motilal Oswal Financial Services Limited, Nirmal Bang Securities Pvt Limited, Patel Wealth Advisors Pvt Limited, Pravin Ratilal Share & Stock Brokers Limited, Religare Broking Limited, RR Equity Brokers Pvt Limited, SMC Global Securities Limited, Tanna Financial Services.

**Escrow Collection Bank and Refund Bank :** ICICI Bank Limited  
**Public Offer Account Bank :** Axis Bank Limited  
**Sponsor Banks:** ICICI Bank Limited and Axis Bank Limited  
**UPI:** UPI Bidders can also bid through UPI Mechanism.

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the RHP.

Place: Bengaluru  
Date: February 1, 2024

For **JANA SMALL FINANCE BANK LIMITED**  
On behalf of the Board of Directors  
Sd/-  
**Lakshmi R N**  
Company Secretary and Compliance Officer

**JANA SMALL FINANCE BANK LIMITED** is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to undertake an initial public offering of its Equity Shares and has filed the RHP with RoC on February 1, 2024. The RHP shall be available on the website of SEBI at [www.sebi.gov.in](http://www.sebi.gov.in), on the websites of the Stock Exchanges i.e. BSE and NSE at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com), respectively, on the website of the Bank at [www.janabank.com](http://www.janabank.com) and on the websites of the BRLMs i.e. Axis Capital Limited, ICICI Securities Limited and SBI Capital Markets Limited at [www.axiscapital.co.in](http://www.axiscapital.co.in), [www.icicisecurities.com](http://www.icicisecurities.com) and [www.sbicaps.com](http://www.sbicaps.com), respectively. Any potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, please see the section titled "Risk Factors" on page 37 of the RHP. Potential Bidders should not rely on the draft red herring prospectus dated July 30, 2023 filed with SEBI for making any investment decision. This announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States, and the Equity Shares may not be offered or sold in the United States absent registration under the US Securities Act of 1933, as amended, or an exemption from registration. Any public offering of the Equity Shares to be made in the United States will be made by means of a prospectus that may be obtained from the Bank and that will contain detailed information about the Bank and management, as well as financial statements. However, there will be no offering of the Equity Shares in the United States.

## ಮೊದಲ ಪಂದ್ಯ ಸೋತ ಭಾರತಕ್ಕೆ ಗೆಲುವಿನ ಇರಾಡೆ | 2-0 ಇಂಗ್ಲೆಂಡ್ ನಿರೀಕ್ಷೆ | ವಿಶಾಖಪಟ್ಟಣದಲ್ಲಿ ನಡೆಯುವ ಪಂದ್ಯ ಇಂದಿನಿಂದ ಭಾರತ-ಇಂಗ್ಲೆಂಡ್ 2ನೇ ಟೆಸ್ಟ್

ವಿಶಾಖಪಟ್ಟಣ: ಇಂಗ್ಲೆಂಡ್ ವಿರುದ್ಧದ ಟೆಸ್ಟ್ ಸರಣಿಯ ಮೊದಲ ಪಂದ್ಯದಲ್ಲಿ 28 ರನ್ ಗಳಿಂದ ಸೋಲು ಕಂಡಿರುವ ಟೀಂ ಇಂಡಿಯಾ 2ನೇ ಪಂದ್ಯ ಗೆಲುವಾಗಿ ಗುರುವಾರ ಟೆಸ್ಟ್ ನಲ್ಲಿ ಕಠಿಣ ಅಭ್ಯಾಸ ನಡೆಸಿತು.

ಶುಕ್ರವಾರದಿಂದ ವಿಶಾಖಪಟ್ಟಣದ ವೈಎಸ್ ರಾಜಕೀಶ್ವರ ರೆಡ್ಡಿ ಕ್ರೀಡಾಂಗಣದಲ್ಲಿ ಭಾರತ-ಇಂಗ್ಲೆಂಡ್ ನಡುವಿನ 2ನೇ ಟೆಸ್ಟ್ ಮ್ಯಾಚ್ ನಡೆಯಲಿದೆ. ಈ ಕ್ರೀಡಾಂಗಣದ ಖಿಟ್, ಪಂದ್ಯದ ಮೊದಲ ದಿನ ಸ್ಪಿನ್ನರ್ ಗಳಿಗೆ ಸಹಾಯ ಸಿಗಲಿದೆ. 1-0 ಅಂತರದಲ್ಲಿರುವ ಭಾರತ ಈ ಪಂದ್ಯ ಗೆಲ್ಲುವ ಇರಾಡೆಯಲ್ಲಿದೆ.

ಅದಾಗ್ಯೂ, ಈ ಖಿಟ್ ನಲ್ಲಿ ಭಾರತದ ಸ್ಪಿನ್ನರ್ ಗಳು ಹೆಚ್ಚಿನ ಪ್ರಯೋಜನಗಳನ್ನು ಪಡೆಯುವ ನಿರೀಕ್ಷೆಯಿದೆ. ಇನ್ನೆಡ್ ಸ್ಪೋರ್ಟ್ಸ್ ವರದಿ ಪ್ರಕಾರ, ಮೊದಲ ಟೆಸ್ಟ್ ನಲ್ಲಿ ಇಂಗ್ಲೆಂಡ್ ನ ಸ್ಪಿನ್ನರ್ ಗಳ ಪ್ರದರ್ಶನವನ್ನು ಗಮನಿಸಿದರೆ, ಪ್ರವಾಸಿ ತಂಡವು ಖಿಟ್ ನ ಬಗ್ಗೆ ಹೆಚ್ಚು ಚಿಂತಿಸುವುದು ಅಷ್ಟೇ ಅಲ್ಲ, 2ನೇ ಟೆಸ್ಟ್ ನಲ್ಲಿ 4 ಸ್ಪಿನ್ ಬೌಲರ್ ಗಳೊಂದಿಗೆ ಮೈದಾನಕ್ಕೇರಲುಬಹುದು ಎಂದು ಇಂಗ್ಲೆಂಡ್ ಹೇಳಿದೆ.

ಯುವ ಸ್ಪಿನ್ನರ್ ಶೋಯೆಬ್ ಕೂಡ 2ನೇ ಟೆಸ್ಟ್ ನಲ್ಲಿ ಆಡಲು ಲಭ್ಯವಾಗುತ್ತಿರುವುದು ಇಂಗ್ಲೆಂಡ್ ಗೆ ಸಹಕಾರಿ ಆಗಲಿದೆ. ವೀಸಾ ಸಿಗದ ಕಾರಣ ಶೋಯೆಬ್ ಕೆ ಮೊದಲ ಟೆಸ್ಟ್ ನಲ್ಲಿ ಆಡಲು ಸಾಧ್ಯವಾಗಿರಲಿಲ್ಲ.

ಸ್ಪಿನ್ನರ್ ಗಳಿಗೆ ಸಹಾಯಕವಾಗಿರುವ ಖಿಟ್ ನಿಂದ ಟೀಮ್ ಇಂಡಿಯಾ ಬೌಲಿಂಗ್ ಸಂಯೋಜನೆ ಯನ್ನು ಸಹ ಬದಲಾಯಿಸಬಹುದು. ಕಳೆದ ಪಂದ್ಯದಲ್ಲಿ ಅಶ್ವಿನ್, ಜಡೇಜಾ, ಅಕ್ಲರ್ ಪಟೇಲ್ ಹೊರತುಪಡಿಸಿ ಇಬ್ಬರು ವೇಗಿಗಳಿಗೆ ಟೀಂ ಇಂಡಿಯಾ ಅವಕಾಶ ನೀಡಿತು. ಆದರೆ 2ನೇ ಟೆಸ್ಟ್ ನಲ್ಲಿ ಜಸ್ಟೀನ್ ಬುಮ್ರಾ ಮತ್ತು ಮೊಹಮ್ಮದ್ ಸಿರಾಜ್ ಗೆ ವಿಶ್ರಾಂತಿ ನೀಡುವ ಸಾಧ್ಯತೆಯಿದೆ.

ಅಂತಹ ಪರಿಸ್ಥಿತಿಯಲ್ಲಿ ಟೀಂ ಇಂಡಿಯಾ

▶▶ ಪಂದ್ಯ ಆರಂಭ: ಬೆಳಿಗ್ಗೆ 9.30ಕ್ಕೆ  
▶▶ ಪ್ರಸಾರ: ಸೋಲ್ಯೆಟ್ಸ್ 18, ಜಿಯೋ ಸಿನೆಮಾ



### 2 ಪಂದ್ಯಗಳ ಗೆಲುವು

ಭಾರತ ವಿಶಾಖಪಟ್ಟಣದ ಕ್ರೀಡಾಂಗಣದಲ್ಲಿ 2 ಟೆಸ್ಟ್ ಪಂದ್ಯಗಳನ್ನಾಡಿದ್ದು, ಎರಡರಲ್ಲೂ ಗೆಲುವು ಸಾಧಿಸಿದೆ. 2016ರಲ್ಲಿ ಇಂಗ್ಲೆಂಡ್ ವಿರುದ್ಧ ನಡೆದ ಪಂದ್ಯದಲ್ಲಿ ಟೀಂ ಇಂಡಿಯಾ 246 ರನ್ ಗಳ ಬೃಹತ್ ಜಯ ದಾಖಲಿಸಿತ್ತು. ಬಳಿಕ ದಕ್ಷಿಣ ಆಫ್ರಿಕಾ ವಿರುದ್ಧ 2019ರಲ್ಲಿ ನಡೆದ ಟೆಸ್ಟ್ ಪಂದ್ಯದಲ್ಲಿ ಭಾರತ 203 ರನ್ ಗಳಿಂದ ಗೆದ್ದು ಬಿಟ್ಟಿತ್ತು.

ಅವರ ಮೇಲೆ ಮಾತ್ರ ಒತ್ತಡ ಹೇರಲು ಆಗದು. ಇದಲ್ಲದೆ, ಗಾಯದ ಕಾರಣ ಎರಡನೇ ಟೆಸ್ಟ್ ಭಾಗವಾಗದ ರೂನಿಂಡ್ರ ಜಡೇಜಾ ಅವರನ್ನೂ ಭಾರತ ಕಳೆದುಕೊಳ್ಳಲಿದೆ. ಜಡೇಜಾ ಬದಲಿಗೆ ಕುಲದೀಪ್ ಯಾದವ್ ಗೆ ಅವಕಾಶ ಸಿಗಬಹುದು. ಆದರೆ, ಬ್ಯಾಟಿಂಗ್ ನಿಂದಾಗಿ ಸುಂದರ್ ಅವರ ತಮ್ಮ ಸ್ಥಾನವನ್ನು ಪಡೆಯಬಹುದು.

### ನಾಲ್ವರು ಸ್ಪಿನ್ನರ್ ಗಳು ಆಡುವ ಸಾಧ್ಯತೆ

ಟೀಮ್ ಇಂಡಿಯಾ ಎರಡನೇ ಟೆಸ್ಟ್ ನಲ್ಲಿ ಒಬ್ಬ ವೇಗಿಯ ಏಕೆಗೆ ಮೈದಾನಕ್ಕೆ ಪ್ರವೇಶಿಸುವ ಸಾಧ್ಯತೆ ಇದೆ. ಟೀಮ್ ಇಂಡಿಯಾ ಅನುಭವಿ ಸ್ಪಿನ್ ಬೌಲರ್ ಆರ್.ಅಶ್ವಿನ್, ಕುಲಿತ್ ಯಾದವ್, ಅಕ್ಲರ್ ಪಟೇಲ್ ಹಾಗೂ ವಾಂಕಣ್ ಸುಂದರ್ ಅವರೊಂದಿಗೆ ಕಣಕ್ಕೆ ಇಳಿಯಬಹುದು.

### ತಂಡಗಳ ಬಲಾಬಲ

ಫಿರ್ ಭಾರತ-ಇಂಗ್ಲೆಂಡ್ ಕಾವರಿಗೆ 132 ಟೆಸ್ಟ್ ಪಂದ್ಯಗಳಲ್ಲಿ ಮುಖಾಮುಖಿ ಆಗಿದೆ. ಇದರಲ್ಲಿ 31 ಭಾರತ ಗೆದ್ದರೆ, 51 ಇಂಗ್ಲೆಂಡ್ ಗೆದ್ದಿದೆ. 50 ಪಂದ್ಯಗಳು ಡ್ರಾದಲ್ಲಿ ಅಂತ್ಯಗೊಂಡಿವೆ. ಟೈ ಆಗಿಲ್ಲ.

### 2ನೇ ಟೆಸ್ಟ್ ಗೆ ಉಭಯ ತಂಡಗಳು

ಭಾರತ (ಸಂಭವನೀಯ)	ಇಂಗ್ಲೆಂಡ್
ರೋಹಿತ್ ಶರ್ಮಾ (ನಾಯಕ)	ಯುಕ್ತೇಶ್ ಕಾ್ರಿ
ಶುಭವ್ ಗಿಲ್	ಬೆನ್ ಡೇವಿಡ್
ಯಶ್ವಿನ್ ಜೈನ್	ಹೋಲಿ ಫೋರ್ಡ್
ಶ್ರೀಯುಕ್ತ ಅಯ್ಯರ್	ಜೋ ರೂಟ್
ಕೆಮ್ ಛರತ್ (ವಿ.ಕೆ)	ಜಾನಿ ಬೈಲ್ ಸ್ಪೋಡ್
ಧ್ರುವ ಜುರೇ	ಬೆನ್ ಸ್ಟೋಕ್ಸ್ (ನಾಯಕ)
ಆರ್.ಅಶ್ವಿನ್	ಬೆನ್ ಫೋರ್ಡ್ (ವಿ.ಕೆ)
ಅಕ್ಲರ್ ಪಟೇಲ್	ರೇನಾನ್ ಅಕ್ಲರ್
ಕುಲಿತ್ ಯಾದವ್	ಟಾಮ್ ಬಾಬ್ಲ್ಸ್
ವಾಂಕಣ್ ಸುಂದರ್	ಶೋಯೆಬ್ ಖುಲೇ
ಮುಖೇಶ್ ಕುಮಾರ್	ಜೇಮ್ಸ್ ಅಂಡರ್ಸನ್

### ಲೀಕ್ ಸ್ಥಾನದಲ್ಲಿ ಆಡಲಿರುವ ಬಷೀರ್

ಮೋಕಾಲು ಗಾಯದಿಂದಾಗಿ ಅತಿಥಿಯ ಭಾರತ ವಿರುದ್ಧ ನಡೆಯಲಿರುವ ಎರಡನೇ ಟೆಸ್ಟ್ ಪಂದ್ಯಕ್ಕೆ ಇಂಗ್ಲೆಂಡ್ ನ ಐಡ್ಲ್ ಸ್ಪಿನ್ನರ್ ಜಾಕ್ ಲೀಕ್ ಅಲ್ಪದೂರದಲ್ಲಿದ್ದಾರೆ. ಹೈದರಾಬಾದ್ ನಲ್ಲಿ ನಡೆದ ಮೊದಲ ಪಂದ್ಯದ ವೇಳೆ 32 ವರ್ಷದ ಜಾಕ್ ಲೀಕ್ ಗಾಯದ ಸಮಸ್ಯೆಗೆ ಒಳಗಾಗಿದ್ದರು.

2ನೇ ಟೆಸ್ಟ್ ಪಂದ್ಯದಲ್ಲಿ ಲೀಕ್ ಸ್ಥಾನವನ್ನು 20 ವರ್ಷದ ಶೋಯೆಬ್ ಬಷೀರ್ ತುಂಬುವ ಸಾಧ್ಯತೆಯಿದೆ. ವೀಸಾ ವಿಳಂಬದಿಂದಾಗಿ ಬಷೀರ್, ಮೊದಲ ಪಂದ್ಯದಲ್ಲಿ ಅಯ್ಯಿಗೆ ಲಭ್ಯವಿರಲಿಲ್ಲ.

## ಪ್ರಿಕ್ವಾಟರ್ ಫೈನಲ್ ಪಂದ್ಯದಲ್ಲಿ ತಮಿಳುನಾಡು ತಂಡಕ್ಕೆ ಮಣಿದ ಕರ್ನಾಟಕ ತಂಡ ವಾಲಿಬಾಲ್: ಸೆಮಿಸ್ ತಲುಪಿದ ಪ. ಬಂಗಾಳ, ಮಹಾರಾಷ್ಟ್ರ

ಶಿವಮೊಗ್ಗ: ಪಶ್ಚಿಮ ಬಂಗಾಳ, ಮಹಾರಾಷ್ಟ್ರ, ಕೇರಳ ಮತ್ತು ಗುಜರಾತ್ ತಂಡಗಳು, ಸ್ಕೂಲ್ ಗೆಮ್ಸ್ ಫೆಡರೇಷನ್ ಆಫ್ ಇಂಡಿಯಾ ಆಶ್ರಯದಲ್ಲಿ ನಡೆಯುತ್ತಿರುವ ರಾಷ್ಟ್ರೀಯ ಮಟ್ಟದ 19 ವರ್ಷದವರಿಗಿನ ಬಾಲಕಿಯರ ವಾಲಿಬಾಲ್ ಟೂರ್ನಿಯಲ್ಲಿ ಸೆಮಿಫೈನಲ್ ಪ್ರವೇಶಿಸಿದ್ದು.

ಇಲ್ಲಿನ ನೆಹರು ಕ್ರೀಡಾಂಗಣದಲ್ಲಿ ಬುಧವಾರ ಸಂಜೆ ನಡೆದ ಮೊದಲ ಕ್ವಾರ್ಟರ್ ಫೈನಲ್ ನಲ್ಲಿ ಪಶ್ಚಿಮ ಬಂಗಾಳ 30 ಸೆಟ್ ಗಳಿಂದ (25-17, 25-21, 25-10) ಉತ್ತರ ಪ್ರದೇಶ ತಂಡವನ್ನು ಸೋಲಿಸಿದರೆ, ಮತ್ತೊಂದು ಪಂದ್ಯದಲ್ಲಿ ಮಹಾರಾಷ್ಟ್ರ 16-25, 26-28, 25-19, 25-12 ರಲ್ಲಿ 32 ಸೆಟ್ ಗಳಿಂದ ದೆಹಲಿ ತಂಡದ



ಸಮಾಲು ಪ್ರಯಾಸದಿಂದ ಬಂದಿಗೊತ್ತಿತು. ಕೇರಳ ತಂಡವು ಎಂಟು ಘಟ್ಟದ ಮತ್ತೊಂದು ಪಂದ್ಯದಲ್ಲಿ ತಮಿಳುನಾಡು ಮೇಲೆ 25-20, 23-24, 25-21, 25-17 ರಲ್ಲಿ 31 ಸೆಟ್ ಗಳಿಂದ ಗೆಲುವನ್ನು ದಾಖಲಿಸಿತು. ಇನ್ನೊಂದು ಪಂದ್ಯದಲ್ಲಿ ಗುಜರಾತ್ ತಂಡ 23/25, 25-19, 25-21, 25-13 ರಾಜಸ್ಥಾನ ತಂಡವನ್ನು ಸೋಲಿಸಿತು. ಅತಿಥಿಯಾಗಿ ನಿಂತಿವೆ: ಇದಕ್ಕೆ ಮೊದಲು ಕರ್ನಾಟಕ ತಂಡ ತೀವ್ರ ಹೋರಾಟದ ಪ್ರಿಕ್ವಾರ್ಟರ್ ಫೈನಲ್ ಪಂದ್ಯದಲ್ಲಿ 23 ಸೆಟ್ ಅಂತರದಲ್ಲಿ ತಮಿಳುನಾಡು ತಂಡಕ್ಕೆ ಮಣಿದಿತ್ತು. ತಮಿಳುನಾಡು ಬಾಲಕಿಯರು 25-21, 19-25, 25-17, 22-25, 15-11 ರಿಂದ ಜಯಗಳಿಸಿದರು.

## ಸೆಮಿಸ್ ಪ್ರವೇಶದ ತವಕದಲ್ಲಿ ಭಾರತ ಕಿರಿಯರ ಏಕದಿನ ವಿಶ್ವಕಪ್ ಟೂರ್ನಿ



ಬೆಂಗಳೂರುಫೋರ್ಟಿನೇ: ನೇಪಾಳ ತಂಡದ ವಿರುದ್ಧ ಶುಕ್ರವಾರ ನಡೆಯಲಿರುವ ಸೂಪರ್ ಸಿಕ್ ಹಂತದ ಕೊನೆಯ ಪಂದ್ಯದಲ್ಲಿ ಜಯ ಗಳಿಸುವ ಮೂಲಕ ಭಾರತ ತಂಡವು ಐಸಿ 19 ವರ್ಷದೊಳಗಿನವರ ಏಕದಿನ ವಿಶ್ವಕಪ್ ಟೂರ್ನಿ ಯ ಸೆಮಿಫೈನಲ್ ಗೆ ಪ್ರವೇಶಿಸುವ ತವಕದಲ್ಲಿದೆ. ಎರಡು ಸೂಪರ್ ಸಿಕ್ ಗುಂಪುಗಳಲ್ಲಿ ಮೊದಲ ಎರಡು ಸ್ಥಾನ ಪಡೆಯುವ ತಂಡಗಳು ಈ ಟೂರ್ನಿಯ ಸೆಮಿಫೈನಲ್ ತಲುಪಲಿವೆ. ನೇಪಾಳ ಇದುವರೆಗೆ ಒಂದೂ ಜಯಗಳಿಸಿಲ್ಲ.

ಉದಯ್ ಸಹಾರನ್ ನೇತೃತ್ವದ ಪ್ರಬಲ ತಂಡ ಒಂದನೇ ಗುಂಪಿನಲ್ಲಿ ಆಡಿದ 3 ಪಂದ್ಯಗಳಲ್ಲಿ ಜಯಗಳಿಸಿ 6 ಪಾಯಿಂಟ್ ಗಳಿಸಿದೆ. ಭಾರತ ತಂಡಕ್ಕೆ ಆಯ್ಕೆಯಾಗಿ ಗಿರವ ಸರ್ಫರಾಜ್ ಖಾನ್ ಅವರ ಸೋದರ ಮುಖೇಶ್ ಖಾನ್ ಟೂರ್ನಿಯಲ್ಲಿ 325 ರನ್ ಗಳಿಸಿದ್ದು, ಬ್ಯಾಟ್ ಗಳ ಪಟ್ಟಿಯಲ್ಲಿ ಅಗ್ರಸ್ಥಾನದಲ್ಲಿದ್ದಾರೆ. ಸ್ಕೂಜೆಲೆಂಡ್ ವಿರುದ್ಧ ಅವರು 126 ಎಸೆಟ್ ಗಳಲ್ಲಿ 131 ರನ್ ದಾಖಲಿಸಿದ್ದು ಒಳ್ಳೆಯ ಲಯದಲ್ಲಿದ್ದಾರೆ. ಇವರೊಂದಿಗೆ ನಾಯಕ ಸಹಾರನ್, ಏಕೆಟ್ ಕಪೂರ್ ಅವರೇ ಅಮಿನ್, ಬೀನು ಹೊಡೆತದ ಅಟಗಾರ ಅರ್ಪನ್ ಕುಲಕರ್ಣಿ ಕೂಡ ಕೆಲವು ಪಂದ್ಯಗಳಲ್ಲಿ ಮಿಂಚಿದ್ದಾರೆ. ಐಡ್ಲ್ ಸ್ಪಿನ್ನರ್ ಸೌಮಿ ಕುಮಾರ್ ಪಾಂಡೆ ಅವರು ಆ ಪಂದ್ಯದಲ್ಲಿ 4 ಏಕೆಟ್ ಪಡೆದು ಮಿಂಚಿದ್ದರು. ಬೌಲರ್ ಗಳ ಯಾದಿಯಲ್ಲಿ ಅವರು ಪಾಕಿಸ್ತಾನದ ಉಲೇಖ್ ಶಾ ಮತ್ತು ದಕ್ಷಿಣ ಆಫ್ರಿಕಾ ಕ್ರಿಸ್ತಾ ಮಫಕಾ ಅವರೊಡನೆ 12 ಏಕೆಟ್ ಗಳೊಂದಿಗೆ ಅಗ್ರಸ್ಥಾನ ಹಂಚಿಕೊಂಡಿದ್ದಾರೆ. ಐಡ್ಲ್ ವೇಗಿ ನಮಾಸ್ ಪಾಂರಿ ಸಹ ಎದುರಾಳಿಗಳಿಗೆ ಲಗಾಮು ಹಾಕಿದ್ದಾರೆ. ಪಂದ್ಯ ಆರಂಭ: ಮಧ್ಯಾಹ್ನ 1.30ಕ್ಕೆ

## ಗಲ್ಲಿ ಕ್ರಿಕೆಟ್: ಹರಾಜಿನಿಂದ 1,165 ಕೋಟಿ

ಮುಂಬಯಿ: ಇಲ್ಲಿನ ಕ್ರೀಡಾಂಗಣದಲ್ಲಿ ಮೊದಲ ಬಾರಿ ನಡೆಯಲಿರುವ ಟೆಸ್ಟ್ ಬಾಲ್ ಟಿ10 ಕ್ರಿಕೆಟ್ ಟೂರ್ನಿಯಲ್ಲಿ ಇಂಡಿಯನ್ ಸ್ಪೀಟ್ ಪ್ರೀಮಿಯರ್ ಲೀಗ್ ನಲ್ಲಿ) ಪಾಲ್ಗೊಳ್ಳುವ 6 ನಗರ ತಂಡಗಳ ಸಹ ಮಾಲೀಕರಿಗಾಗಿ ಕರೆಯಲಾಗಿದ್ದ ಟ್ವೆಂಟಿ ಫಲಿತಾಂಶ ಪ್ರಕಟವಾಗಿದೆ. ಇದಕ್ಕೆ ಒಳ್ಳೆಯ ಪ್ರತಿಕ್ರಿಯೆ ವ್ಯಕ್ತವಾಗಿದ್ದು 1,165 ಕೋಟಿ ಹಣ ಬಂದಿದೆ.

ಆಕ್ಟೋಬರ್ ಕುಮಾರ್ ಮಾಲೀಕತ್ವದ ಟೀಮ್ ಶ್ರೀನಗರ ಸಹ ಮಾಲೀಕತ್ವವನ್ನು ಎಸ್ ಟೋರ್ನ್ ಪ್ರೈವೇಟ್ ಲಿಮಿಟೆಡ್ 251 ಕೋಟಿಗೆ ಪಡೆದುಕೊಂಡಿದೆ. ಎಸ್ ಟೋರ್ನ್, ಸಂಜಯ್ ಗುಪ್ತಾ ಮತ್ತು ರೋಹನ್ ಗುಪ್ತಾ ಅವರ ಒಡೆತನದಲ್ಲಿದೆ. ಹೈಟ್ ರೋಷನ್ ಮಾಲೀಕತ್ವದ ಟೀಮ್ ಬೆಂಗಳೂರು ಸಹ ಮಾಲೀಕತ್ವವನ್ನು ವೆಂಕಟ್ ಕೆ.ನಾರಾಯಣ ಅವರ ಕೆವಿಎನ್ ಎಂಟರ್ಪ್ರೈಸಸ್ 225 ಕೋಟಿಗೆ ಪಡೆದಿದೆ.

ಅಮಿರಾಟ್ ಬೆಂಚ್ಚರ್ ಮುಂಬಯಿ ತಂಡದ ಸಹ ಮಾಲೀಕತ್ವವನ್ನು ನೀತಿ ಆಗರವಾಲ್ ಅವರ ಪಾಟ್ ಇಂಡಿಯಾ 205.6 ಕೋಟಿಗೆ ಪಡೆದುಕೊಂಡಿದೆ. ರಾಮಚರಣ್ ಅವರ ಟೀಮ್ ಹೈದರಾಬಾದ್ ಸಹ ಮಾಲೀಕತ್ವದ ಹೆಕ್ಟನ್ 200 ಕೋಟಿಗೆ ಇರ್ಫಾನ್ ರಜಾಕ್ ಅವರ ಐಎಸ್ ಆರ್ ಮೋಲ್ಟಿನ್ ಪಡೆದುಕೊಂಡಿದೆ.

ಸೂರ್ಯ ಮಾಲೀಕರಿಗಿರುವ ಟೀಮ್ ಚೆನ್ನೈ ನ ಸಹ ಮಾಲೀಕತ್ವವನ್ನು ರಾಜೀವ್ ಕುಮಾರ್ ಗುಪ್ತಾ ಮತ್ತು ಸಂದೀಪ್ ಕುಮಾರ್ ಗುಪ್ತಾ 163.6 ಕೋಟಿಗೆ ವಹಿಸಿಕೊಂಡಿದ್ದಾರೆ. ಸ್ಪೆಕ್ಟ್ರಾ ಅಲಿ ಖಾನ್, ಕರೀಂ ಕಪೂರ್ ಅವರ ಟೀಮ್ ಕೋಲ್ಕತ್ತಾದ ಸಹ ಮಾಲೀಕತ್ವ 120 ಕೋಟಿಗೆ ಅಶ್ವಾ ಕಾಂಭೋಜ್ ಅವರ ಸ್ಪೆಕ್ಟ್ರಾ ಗ್ಲೋಬಲ್ ವೆಂಚರ್ಸ್ ಪಾಲಾಗಿದೆ.