



Loan-cum-CASA Form

Loan Information

Date:

Affix Photograph Here

RO/RE/RM Code:

Sourcing Details:

Branch Code:

Branch: Name:

Customer URN:

App No:

Existing Customer :

Product Name:

Loan Purpose:

Loan Amount:

End-Use Description:

Loan Tenor:

ROI:

Mode of Repayment:

Name:

Father's name/Spouse Name:

Mother's Maiden Name:

DOB:

Marital Status:

Gender:

Nationality: Indian

Relationship with Primary Applicant: SELF

Caste:

Religion:

Education:

Annual Income:

Politacally Exposed Person: No

Whether opting for insurance - Applicant:

Mobile Number:

Alternate No:

E-Mail ID:

Current Address:

Permanent Address:

Mother Tongue:

Primary ID:

Secondary ID:

Employment Details

Type of Industry/Establishment:

Employment Details for Self Employed:

a) Nature of Service/Business:

b) Name of Business:

c) Details of activity:

d) Date of Commencement of Services/Business:

e) Business Address:

Employment Details for Salaried:

a) Present Employer:

b) Designation:

c) Joining Date:

d) Expected Date of Retirement:

e) Previous Employer 1:

f) Period of Employment for Previous Employer 1:

g) Previous Employer 2:

h) Period of Employment for Previous Employer 2:

i) Office Address:

Type of Residence:

Legal Entity Identifier Number: _____

Expiry Date: _____

Co-Applicant Details

S.No	Particulars	Co-applicant 1	Co-appliant 2	Co-appliant 3	Co-appliant 4	Co-appliant - 5
1	Co-applicant Name					
2	Co-applicant Father's Name/Spouse Name					
3	Co-applicant Mother's Name					
4	Co-applicant Relationship with Primary Applicant					
5	Co-applicant Gender					
6	Co-applicant Date of Birth					
7	Co-applicant Marital Status					
8	Co-applicant Mobile Number					
9	Co-applicant Alternate No					
10	Co-applicant E-Mail ID					
11	Co-applicant Religion					
12	Co-applicant Caste					
13	Co-applicant Primary ID					
14	Co-applicant Secondary ID					
15	Co-applicant Present Address					
16	Co-applicant Permanent Address					
17	Co-applicant Education					
18	Co-applicant Type of Industry/Establishment:					

Property Details

Name of the Property Owner:

Property Ownership Type:

Property Address:

Type of Property:

Age of Property (Years):

Constr/Poss

Area (Sq.Ft): (Carpet/Buildup):

Market Value (Approx):

Construction Cost (If Applicable):

Property Type: Res/Commercial:

Name of Builder/Seller/Owner:

Name of Project:

PSL Documentation for Manufacturer and Service Provider (Business Purpose)

Udyam Registration Certificate:

Jana Account Details

Account Holder Name:

Account No:

Nature of Account:

Mode of Operation:

Branch Code:

Branch: Name:

InstaKit No. :

Applicant Relationship Disclosure

1. Relationship (Details of relationship of Applicant with other banks) Applicant is director of any bank or is a relative of directors of other banks Yes / No Nature of relationship

2. Relationship (Details of relationship of applicant with the Jana Small Finance Bank) Applicant is a director / senior officer / relative of director or senior officer of Jana Small Finance Bank Ltd. Yes / No Nature of relationship

SL. No.	Name of Directors / Senior Officer(s)	Designation	Relationship
1			
2			

Vernacular Declaration

I/We confirm that I, _____, the Primary Applicant and _____, the Secondary/Joint Applicant(s) are illiterate. The branch official has explained to me/us the process of availing loan, applicable rate of interest and the amount of loan being disbursed to me/us in _____ language understood by me/us. I/We further confirm that I/we have understood the same in entirety and shall abide by all the terms and conditions of the loan being extended to me/us. Below are the signature/left thumb mark in proof of the same.

Signature of Primary
Applicant

Signature of Secondary/ Joint Applicant

Description of Charges

Description of Charges	Amount(Rs) - (Non-refundable)
Login Fee	Login fee of Rs. 1000/- for loan amount upto Rs. 10 lakh, Rs. 1500/- for loan amount upto Rs. 20 lakh & Rs. 2000/- for loan amount greater than Rs. 20 lakh, or as applicable to be collected upfront. [For regions like Bihar where NEC cost is high(like Rs 5000), same will be borne by the customer and paid directly to the empanelled lawyer.]
Processing Fee	2% of the loan amount
Legal & Technical Charges	Rs /- + Applicable GST
Penal Charges	Penal charges at the rate of 2% per month + Taxes as applicable (On the overdue amount) shall be payable by the Borrowers on occurrence of any event of default.
Mandate SWAP charges	Rs 200/-
Prepayment charges	-Nil for Floating ROI for individual borrowers. -For Home Loan, 2% on principal outstanding for fixed ROI and/or non Individual borrowers. -For Non-Housing 4% on principal outstanding for fixed ROI and /or non individual borrowers.

Instruction/instrument return charges	Rs 900/- per instance
Duplicate statement issuance charges	Rs 100/- per instance
Duplicate Amortization schedule issuance charges	Rs 100/- per instance
Duplicate Interest certificate(Provisional/Actual) issuance charges	Rs 100/- per instance
Issuance charges of Photocopy of title documents	Rs 250/- per document set
Equitable mortgage creation charges	As applicable in state
CERSAI Registration Charges	Rs. 50 (For Loan Amount upto Rs. 5 lakhs)
	Rs. 100 (For Loan Amount greater than Rs. 5 lakhs)

Note: GST as applicable will be levied. The above charges are subject to change. Kindly visit www.janabank.com for updated charges.

Declaration

1. I/We hereby authorise Jana Small Finance Bank Ltd. (the "Bank") to disburse the loan/credit facility to my/our account with the Bank and for this purpose I/we authorise the opening of the account with the Bank.
2. In case of an already existing account with the Bank, I/we authorise the Bank to disburse the loan/credit facility in my/our saving/current account with the bank.
3. I/We have read, understood and accepted the terms and conditions and Schedule of Charges governing the opening of the account with the Bank and those relating to various services including, but not limited to ATMs / Debit card / Net banking/ Phone banking/Jana Cash Wallet mentioned hereunder and as stipulated at www.janabank.com ("Website").
4. I/We agree to be bound by all terms and conditions including excluding / limiting Bank's liability, and the changes thereto in terms and conditions from time to time relating to my/our account as communicated and made available on the Website.
5. I/We agree that the Bank shall have the right to modify/amend any of the terms and conditions from time to time, at the Bank's own discretion, which may be hosted and noticed on the Website and the same shall be sufficient notice to me/us regarding such modification/amendment and I/we shall be bound by such modification/ amendment.
6. I/We understand that the BSBDA customers are not be eligible to open any other savings account with the Bank.
7. I/We understand that if the customer has any other existing savings account in the Bank, it will be required to be closed within 30 days from the date of opening a BSBDA. In case of failure to do so, the Bank reserves the right to close the existing savings account along with all facilities linked to it and credit the closure proceeds to the BSBDA.
8. In the event of death of the depositor / any one of the depositors, premature encashment of term deposits would be allowed to the surviving account holder in joint account / nominees as per the policy of the Bank, such payment to survivors / nominees gives valid discharge to the Bank. The survivor/nominee would be receiving the payment from the Bank as trustee of the legal heirs of the deceased depositor i.e. such payment to survivors shall not affect the right or claim which any person may have against the survivor(s) to whom the payment is made. Such premature withdrawal shall not attract any penal charges as on date. The same is subject to review from time to time.
9. I/We understand that loan savings account enjoys certain benefits, and the loan savings account will be migrated to a regular savings account with applicable charges upon closure/completion of the loan tenure and shall be governed by terms of regular savings account. I/We further understand that if there is no balance or transactions in the savings account for a period of more than 6 months, then the Bank may, in its discretion, close such savings account post intimating me/us of the same.
10. I/We have furnished the relevant details and documents for opening my/our account with the Bank. I/We have cross checked the details and confirm that the same are true, correct and complete.

11. That I/we have shown the original KYC documents to the representative and provided self-attested copies of the same.
12. I/We hereby voluntarily authorize the Bank to carry out e-KYC/online authentication/offline authentication of my/our Aadhaar for the purpose of establishing my/our identity/address.
13. I/We hereby confirm that the Bank has informed me/us about all the options available for establishing my/our identity/address for KYC.
14. I/We have made the nomination (for account opening) of my/our own free will and with full conviction and the same has been captured in the TAB/system.
15. It is stated that any and all claims, matters and disputes are subject to be governed by the laws of India and jurisdiction of the competent courts in Bengaluru only.
16. The Bank, its agents, representative, subsidiaries, affiliates, and any other person/entity authorized by it may contact me/us regarding the products/services/offering updates, marketing promotions, smart rewards, special offers or any such information from time to time. This consent will override any registration for NC/NDNC (National Do Not Call Registry). I/We hereby give my/our consent to receive such information through Phone Calls: Y (✓) N (·) SMS: Y (✓) N (·) Email: Y (✓) N (·) WhatsApp: Y (✓) N (·).
17. I/We agree that the Bank may send communications/letters etc. to me / us, through courier/messenger/mail or through any other mode at its discretion and the Bank shall not be liable for any delay arising therefrom.
18. I/We authorise the Bank to share/ disclose my/our Aadhaar / KYC or customer information and any other information/data whatsoever and/or any other loan/credit facility documents, any default in discharge of obligations therein, as the Bank may deem fit or for any commercial, banking, administrative, business or funding purposes, with any third party, including but not limited to:
 1. To (or through) whom the Bank assigns or transfers (or may potentially assign or transfer) all or any of its rights and obligations under the Loan/ Facility Documents.
 2. Central KYC Registry / Credit Bureaus /any rating agency, insurer or insurance broker/direct or indirect provider of credit protection to the Bank or its affiliates;
 3. Any court or tribunal or regulatory, supervisory, statutory, governmental or quasi-governmental authority with jurisdiction over the Bank or its affiliates;
 4. To whom such disclosure, is made by the Bank in its own interest.
19. I/We shall not hold the Bank or its affiliates/ group companies and its/their agents/representatives liable for any use/disclosure/ sharing of such information.
20. I/We understands and agrees that:
 1. the Credit Information Bureau (India) Limited and any other agency so authorized may use, process the said information and data disclosed by JSFB in the manner as deemed fit by them; and
 2. the Credit Information Bureau (India) Limited and any other agency so authorized may furnish for consideration, the proposed information and data of products thereof prepared by them, to banks / financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank of India in this behalf.
21. I/We understand that the clauses herein shall not be deemed to constitute, an express or implied agreement between me/us and the Bank.
22. I/We agree that the Bank may, in its sole discretion, engage services for extension of banking and financial services so as to ensure greater financial inclusion and increasing the outreach of the banking sector.
23. I/We hereby affix my/our signature/s as confirmation of the above.
24. I/We hereby understand that the signature captured can be used to authorise/verify all future transactions. I/We agree that the above/below signature can be used as the specimen signature also.
25. I/We declare that all the particular and information provided to Jana Small Finance Bank Ltd ("Bank") and the documents submitted /filled in this form are true, correct and upto date in all respects and I/we have not withheld any information.
26. I/we further agree that any facility/loan that may be provided to me/us shall be governed by the policies of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/Loans that may be granted to me/us. I/We authorise the Bank to debit my loan account with the Bank for any fees, charges, interest etc. as may be applicable.
27. I/we agree that Jana Small Finance Bank reserves the right to retain the documents submitted with application and will not return those to the applicant even if the facility is rejected.
28. I/we understand that this shall form the basis of loan facility and in case any of the above information and particulars including the income declaration is found to be incorrect, Bank reserves the right to reject the application without assigning any reason. I undertake that if, based on the information provided by me, Bank sanctions loan/s me/us and in case at any point of time hereinafter it transpires that any information provided/to be provided by me is found to be incorrect/false, the Bank shall be at liberty to recall the advance forthwith, irrespective of the contracted terms of the loan. I/We would repay forthwith, the entire loan outstanding then together with interest/penal additional interest and other charges
29. I/We acknowledge that the Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We authorize Bank and all its group companies and their agents/representatives to exchange,

share or part with all the information, data or documents relating to my/our application, KYC Verification including but not limited to my/our existing loans/financial assistances and/or repayment history to other Bank's a liates/group companies, financial institutions, credit bureaus, agencies, statutory authorities etc., as may be required or as may deem fit and shall not hold Bank or its group companies and its/their agents/representatives liable for use/sharing of this information.

30. In case of default in repayment of the loan / advances or in the payment of the interest thereon or any of the agreed installments of the loan on due date(s) by the borrower or the Co-Applicant/Co-borrower, the Bank and / or the RBI will have an unqualified right to disclose or publish the borrower's and/or Co-applicant/Co - borrower's name as defaulters / willful defaulters in such manner and through such medium as the Bank or RBI in their absolute discretion may think fit.
31. Incase my entity's annual turnover is exempt from filing returns under the 2017 Central Goods and Services Tax Act, I authorise Jana SFB to share my information with the Government of India's Udyam Assist Platform in order to register my entity for an Udyam Assist Certificate
32. I/We confirm that the above mentioned mobile number is held by me/my guarantor and is not in use by any other third party. I/We authorize Bank employees/its authorized partners/associates to contact me/us for verifying the veracity of any transaction, as deemed fit by the bank and for providing information related to Bank's products and services through e-mail/SMS/phone calls. This consent overrides any registration for NDC.
33. I/we undertake to inform the Bank regarding any change in my residence/employment/occupation/registered mobile no. and email ID and to provide any other information that the Bank may require in this regard. I/We acknowledge that the Bank shall be entitled to assign any activity to any third party agency at its sole discretion.
34. I/We further authorize the Bank to download KYC details from the CKYC registry using my CKYC ID for the purpose of processing the application.
35. I/we hereby declare that we or any of our close relatives /director(s) /partner(s) or his close relative(s), is not a director in Bank or other Banks except to the extent disclosed as mentioned below: - a)

The Credit Facilities requested by me/us in this Application if Sanctioned/Disbursed, the same will not be used for any Purpose/activities directly or indirectly barred/prohibited by Environmental Laws and undertake to abide by the Environmental law and the terms and conditions of the loan.

36. I/We confirm that I/we had no insolvency proceedings initiated against me/us nor have I/we ever been declared as insolvent(s).
37. I/We further acknowledge that I/We have read, understood and agree with the Terms and Conditions governing the loan product chosen by me/us.

Agreed and Accepted

Signature of Applicant

Signature of Co-applicant

The customer is linked to the following Credit Linked Subsidy Scheme:

Note:

- Economically Weaker Section/Lower Income Group are eligible for interest subsidy of 6.5% for period of 20 years for loan amount upto 6 lacs.
- Middle Income Group I are eligible for interest subsidy of 4% for period of 20 years for loan amount upto 9 lacs.
- Middle Income Group II are eligible for interest subsidy of 3% for period of 20 years for loan amount upto 12 lacs.
- Family Definition EWS/LIG: A beneficiary family comprises of Husband, wife and unmarried children.
- Family Definition MIG: A beneficiary family comprises of Husband, wife and unmarried children. An adult earning member (irrespective of marital status) can be treated as a separate household / family

Declaration for DOB mismatch

I, Mr./Ms. inform that my Date of Birth mentioned in (Name and no. of the document) is different from the Date of Birth mentioned in (Name and no. of the document) submitted by me. I request you to consider the Date of Birth as mentioned in (Name and no. of the KYC document) as my Date of Birth.

Declaration for name mismatch

I declare that I, Mr./Ms. -----and (Name appearing on KYC document) are one & the same person and that I request Jana Small Finance Bank to consider the name appearing as per my KYC document (Name and identification No. of the KYC document).

Note: If the name has been changed after marriage, copy of marriage certificate issued by the state government is to be obtained. If the customer has changed his/her name voluntarily, a copy of the gazette notification indicating the change of name is to be obtained. If there is a minor mismatch such as Addition/deletion of father's name/initials/house name/village name/caste name, Swapping of first name/middle name/ surname, Spelling mismatch in the name in the KYC documents, the customer has to submit a declaration.

PMAY Declaration

I/We hereby declare that I/we am/are applying for the Pradhan Mantri Awas Yojana (PMAY) subsidy voluntarily and in my/our individual capacity. I/We further confirm that Jana Small Finance Bank has no role, control, or responsibility in the approval, rejection or quantum of the PMAY subsidy and shall not be held liable in any manner for the final decision or outcome of my/our application.

Signature of Primary Applicant**
Applicant(s).....

Signature of the Joint

Declaration from Customer in absence of submission of proof of current/correspondence address but on-boarded through E- Aadhaar (EKYC):

My permanent address is as per Aadhaar. Currently I am residing at following current address: _____

I request you to send all correspondence for my bank account at the above current address. In the event of any change in this address, I shall intimate the bank about my new address within two weeks of such a change. In case, I happen to obtain proof for my present address, I shall furnish a copy of the document to you.

FATCA- CRS Declarations

Please tick the applicable tax resident declaration (Any one)*

I/We am/are a tax resident of India and not a tax resident of any other country [☒] Y [☐] N

(If no, Separate FATCA Declaration form need to be filled)

The Central Board of Direct Taxes has notified on 7th August 2015 Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies / withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e. within 30 days. If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax \$ Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

I have understood the information requirements of this Form (read along with the FATCA / CRS Instructions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete and hereby accept the same.

Date : Place : Signature :

Nomination (only one individual nominee permitted for account opening)

Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule2 (1) of the Banking Companies (Nomination) Rules 1985 in respect of bank deposits.

I/We (Name)

(Address) _____ the following person to whom in the event of my/our/minor's death the amount of deposit in the above account may be returned by JANA SMALL FINANCE BANK

Name

Address: Same as Primary Applicant

Relationship with depositor, if any

Date of Birth of nominee

*As nominee is minor I/We appoint (name).....Relationship with
minor*

Address: ☐ Same as Primary Applicant ☐ If
different.....

to receive the amount of deposit on behalf of the nominee in the event of my/our/ minor's death during the minority of
the nominee

Nominee Mobile Number

Signature of Primary Applicant** Signature of the Joint Applicant(s).....

*Strike out if nominee is not a minor. ** Where account is opened in the name of a minor, the nomination should be
signed by a person lawfully entitled to act on behalf of the minor. *** In case of thumb impression, nomination to be
filled in as an annexure. **** I have understood the benefits of nomination and still do not wish to nominate

Inactive and Dormant Account Activation Request

I/We

_____ confirm that I/we have not operated my/our above Account no. _____ for the following reason

I/We request you to activate my/our above account.

Signature of Primary Applicant
Applicant

Signature of Secondary/ Joint