

1. CIS No.
3. JC Code/Branch
5. URN
7. Application No
9. Loan Amount

2. Application Date
4. Type of Customer
6. Product Code
8. Jana Group No
10. cKYC No

(PHOTO)

Information Primary Applicant

1. First Name
3. Date of Birth (DD-MM-YYYY)
5. Marital Status
7. Father's Name
9. Primary Id
11. Secondary Id
13. Mobile Number
15. Caste

2. Last Name
4. Gender
6. Education Status
8. Spouse's Name
10. Primary Id No
12. Secondary Id No
14. Religion
16. Mother Tongue

17. Permanent Address

Door No/Road
State
Pincode

Village/City/Town
District
Landmark

18. Current Address

Door No/Road
State
Pincode

Village/City/Town
District
Landmark

19. Employment Details

Nature of Employment
Occupation Description
Main Products or services Sold

Type of Employment
Type of Industry

20. NCO Occupation Code/BSR Code

22. Total no of family members
24. Years in current Village/Town
26. House Type
28. Loan Purpose
30. End user activity

21. Frequency of Income
23. Years in current residence
25. Residence Ownership
27. Insurance Opted
29. Monthly House hold income
31. Nationality

Customer Information (Guarantor)

1. Name
3. Gender
5. Education Status
7. Primary Id
9. Secondary Id

2. Date of Birth
4. Mother Tongue
6. Marital Status
8. Primary Id No.
10. Secondary Id No.

(PHOTO)

11. Relationship with PC
13. Father/Spouse's Name
15. Address Details

12. Relationship Proof ID Type
14. Mobile Number

Door No/Road
State

Village/City/Town
District

Pincode	<input type="text"/>	Landmark	<input type="text"/>
16. Employment Details			
Nature of Employment	<input type="text"/>	Type of Industry	<input type="text"/>
Main Products or services Sold	<input type="text"/>	Type of Employment	<input type="text"/>
Occupation Description	<input type="text"/>		<input type="text"/>
17. BSR Code	<input type="text"/>	18. Frequency of income	<input type="text"/>
19. Nationality	<input type="text"/>		

Bank Details

1. Bank Name	<input type="text"/>	2. A/c Number	<input type="text"/>
3. Beneficiary Name	<input type="text"/>	4. Bank Branch	<input type="text"/>

Agricultural Activity Details

1. Do you have Agri Land	<input type="text"/>	2. Agriculture land holding in acres	<input type="text"/>
3. Category of farmers	<input type="text"/>	4. Agricultural Activities	<input type="text"/>
5. Agriculture land owner	<input type="text"/>	6. Number of Live stock Unit	<input type="text"/>

DECLARATION

1. I/We hereby declare that all the particulars and information (including household income) furnished by me/us in this Application Form to Jana Small Finance Bank (the "Bank") are true, correct, complete and up-to-date in all respects. I/We have not withheld any information.
2. I/We further acknowledge the Bank's right to seek any information from any other source in this regard. I/We understand that all of the above-mentioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion.
3. The bank's representative or any of the Bank's official has not collected any cash or cheque or any amount from me/us via any mode for processing my/our loan application.
4. I/We also authorize the Bank or it's agents to make references and inquiries related to the information in this Application Form which the Bank considers necessary.
5. I/We understand that the Bank reserves the right to reject this loan application form submitted and reserves the right to retain the photograph and documents submitted with the application and shall not returned back. In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.
6. I / We confirm that the funds will be used for the stated purpose only and will not be used for any speculative or any anti-social purposes.
7. We undertake to bear processing, service, documentation charges etc. as stipulated by the Bank from time to time.
8. I/We authorize the Bank to debit my savings bank account with the Bank for any fees, charges, interest etc. as may be applicable.
9. I am/We are aware about the rate of interest charged by the Bank.
10. I/We shall be bound by the terms and conditions of the loans agreement that may be executed between me/us and the Bank.
11. I/We agree and understand that the Bank shall be entitled at its sole discretion to call back, the entire loan/Advance whether due and payable or not at any time, without assigning any reason and enforce its rights, remedies and securities.
12. I hereby authorize and give consent to the Bank to disclose, without notice to me/ us, information furnished by me/ us in the application form(s)/ related documents executed/ to be executed in relation to the facilities to be availed by me/ us from the Bank, to the Bank's other branches/ subsidiaries/ affiliates/ Credit Bureaus/ Rating Agencies/Service Providers, banks/ financial institutions, governmental / regulatory authorities or third parties for information verification, credit risk analysis, or for other related purposes that the Bank may deem fit.
13. I/We agree that I/we have been provided various options by the Bank for establishing my/our identity/address proof for the purpose of account opening and I/we have voluntarily submitted my/our Aadhaar to the Bank.
14. I/We have no objection in the Bank authenticating the genuineness of the Aadhaar through Quick Response (QR) code or through such other manner as set out by UIDAI or any other law from time to time.
15. I/We give consent to use/exchange or share the Aadhaar number, Aadhaar/identity information for any purpose with UIDAI, ED, NPCI, CKYC, KRA, CERSAI and with any other authority or regulatory body or as per requirements of law.
16. 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.
17. 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.
18. I/We hereby declare that none of our close relative is a director in Bank or other Bank.
19. In case of default by me/us in repayment of the loan or in the payment of the interest thereon or any of the agreed instalments of the loan on due date(s), the Bank and / or the RBI shall have an unqualified right to disclose or publish the my/our name/names as defaulters / wilful defaulters in such manner and through such medium as the Bank or RBI in their absolute discretion may think fit.
20. I/We understand that the claims in relation to the insurance voluntarily opted by me/us shall be done at the sole discretion of the insurance company and neither the Bank nor its officers are in any way responsible for the same.
21. I/We confirm that I/We have had no insolvency proceedings initiated against us nor I/We have ever been adjudicated insolvent(s).
22. I/We further acknowledge that I/we have read, understood and accepted these terms and conditions governing the JLG loan chosen by me/us.

23. I/We understand that I/we can opt to get myself or my spouse or both of us insured against the sanctioned loan amount for the time period of equal to the loan tenure. The insurance premium, if opted shall be deducted accordingly (rounded to nearest upper 100 multiple) from the sanctioned amount during disbursement and the remaining amount shall be handed over to me/us.

24. I/we are aware that the insurance tenor is linked to loan tenor and sum insured covers the entire loan amount.

25. I/we would like to know as well avail the benefits of various the Bank loan offer schemes or loan promotional activities or any other promotional schemes and hereby authorize the Bank, its employees, agents, representatives and associates to do so. I confirm that laws in relation to the unsolicited communication referred in "national Do Not Call Registry" as laid down by Telecom Regulatory of India will not be applicable for such communications/calls/ SMSs received from the Bank, its representatives, agents.

26. I/we authorise the Bank to submit application/other relevant documents submitted by me to CERSAI.

27. I/we hereby provide my consent to receive information from Central KYC Registry through SMS/mail on the above registered number/email address.

28. I/We authorize bank to conduct my/our credit history verification with CIBIL or any other credit rating agency and acknowledge that bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to _____.

29. I/We have read and understood the terms and conditions and Schedule of Charges governing the opening of the Account/Term Deposit (Fixed Deposit) with Jana Small Finance 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 more in detail mentioned at www.janabank.com and agreed to be bound by it, if account is opened.

30. I/We understand that in order to process my/our loan application, the Bank may open a Savings Account in my/our name. I/We hereby declare that in case my/our application is rejected by the Bank for any reason whatsoever, the Bank shall be entitled to close the aforesaid savings account without any intimation to me/us or further consent from me/us.

31. I hereby declare that I have been explained the entire process of the loan to be given to me and usage of card by the JFSB official, Mr./Mrs in (Write name of the language spoken/understood by the customer) language spoken/understood by me and I am fully informed of the same. I have also understood the terms and conditions of the loan being extended to me and subscribe my signature/Left Thumb Mark in proof of the same. I hereby authorize Jana small finance Bank to disburse my loan amount through a prepaid card /Cash.

32. "I/we confirm that I/we have been explained about the life insurance product offered by Under a master policy issued to Jana Small Finance Bank Ltd. for life insurance cover. I/we acknowledge and understand that the insurance cover would commence only on the disbursement of loan amount. I/we further confirm that no payment towards premium, either in full or in part has been made by me in cash on field. I/we hereby execute the proposal form and acknowledgement form based the above declaration.

33. Declaration on name/DOB (if any) There is mismatch in my name I DOB in the KYC documents. I declare that my name/DOB mentioned in the following document is correct and request JSFB to consider the same for loan documents.

1..Primary KYC document / KYC

2.Secondary KYC document/ KYC

Signature/Thumb Borrower

VERNACULAR DECLARATION

I confirm that the Co applicant/Guarantor. (name of illiterate Co applicant/Guarantor) who are deemed to be the co-applicant/Guarantor are illiterate(s) and have been explained the process of the loan and the amount of loan being distributed to the primary customer and both of them have understood the transaction/their responsibilities as a borrower and co- applicant/Guarantor to Jana Small Finance Bank Ltd. And her/his LTM is duly attested by me hereunder. Other literate member(s) has also explained the batch functionality and the loan quantum to the primary customer/co-applicant and the declaration obtained in this regard is given below.

Name of the declarant who is batch Member

Signature/Thumb Borrower

Agri Group Loan - Guarantor Declaration cum Guarantee

1. I/We declare, warrant, represent, acknowledge and confirm that: All the particulars and information and details given/filled in the CIS/AGRI loan application form are accurate, complete and up-to-date in all respects and that I/we have not withheld any information whatsoever. This declaration cum guarantee executed by me is deemed to be an integral part of the AGRI loan document/s. Each of the representations, declarations, warranties and confirmations set out in the AGRI loan Standard Terms are, true, correct, valid and subsisting in every respect as of the date of the application form and this declaration cum guarantee date. I/we have fully read and understood and acknowledge the Loan Terms, copy of which has been provided to me. Applicant and Co Applicant agrees that based on the AGRI Loan application and Joint group liability of the Batch members the loan has been sanctioned/granted and in consideration of the said premises Co Applicant herein agree unconditionally guarantee the liability/repayment of loan extended to the Applicant/Borrower under the AGRI Loan documents. In the event of any default on the part of the Applicant/Borrower in repayment of any of the moneys or comply with or perform any of the terms, conditions and covenants contained in the loan documents, the Co Applicant shall, upon demand forthwith pay to the Jana Small Finance Bank Limited (JSFB) without demur all/part of the amounts as demanded by the JSFB payable by the Applicant/Borrower under the loan documents. This Declaration cum Guarantee is irrevocable and constitutes a legal and binding obligation upon me/us and our successors and permitted assigns, and shall continue to be in full force and effect notwithstanding any change, modification, and /or waiver in the terms and conditions in the Loan Documents /Agreement. The contents of this of declaration cum Guarantee and other loan documents have been read by us/ explained to us in the vernacular language that we understand and we accept, understand and acknowledge the contents herein, and hereby accept the terms and conditions of the loan

extended by JSFB, to the Applicant herein. I/We have understood and agree that the present financial guarantee shall remain in force until the Applicant/ Borrower has made the full repayment of the AGRI loan granted pursuant to the AGRI Loan sanction/interest agreement. In case of default in repayment of the loan I 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/Guarantor, the Bank and I or the RBI will have an unqualified right to disclose or publish the borrower's/Guarantor'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.

2.Declaration on name/DOB (if any) There is mismatch in my name I DOB in the KYC documents. I declare that my name/DOB mentioned in the following document is correct and request JSFB to consider the same for loan documents

1.Primary KYC document/KYC

2.Secondary KYC document/KYC

Guarantor

Inactive and Dormant Account Activation Request (Only for K2 or L2 customers)

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/Thumb Borrower

Guarantor

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 and 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/Thumb Borrower

Nomination (only one individual nominee permitted for account opening)

I wish to nominate I do not wish to nominate

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) .nominate 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 If different from Primary Applicant

Relationship with depositor, if any..... Age Years 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/Thumb Borrower

Guarantor

Place :

Signature :

*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.
