



Loan Application Form

Loan Information

Branch Code:	Branch: Name:
Customer URN:	App No:
Product Name:	Product Code:
Loan Purpose:	Loan Amount:
Loan Tenor:	ROI:
CREM Name:	FSE Name:
Lat & Long:	Nach presentation date:
Existing Jana Bank Customer:	URN:
Name:	Father's name:
Spouse Name:	Mother's Maiden Name:
DOB:	Marital Status:
Gender:	Caste:
Religion:	Education:
Politacally Exposed Person:	Whether opting for insurance:
Current Address:	
Permanent Address:	

Borrower KYC Details

Aadhaar Acknowledgement/ UID /VID Number:	PAN Available:
PAN No.:	Additional ID Proof Type:
Additional ID Proof No.:	

Jana Account Details

Account Holder Name:	Account No:
Nature of Account:	

Bank Account Details (For NACH)

Bank Name:	Beneficiary Name:
Account Number:	IFSC Code:
Frequency:	Account Type:

Guarantor Data

Guarantor Name:	Date Of Birth:
Gender:	Marital Status:
Relationship with Borrower:	Father/Spouse's Name:
Education Status:	Mobile Number:

Email-ID:

Politically Exposed:

Whether opting for insurance -

Current Residence Address:

Permanent Address :

Guarantor KYC Details

Aadhaar Acknowledgement/ UID /VID Number:

PAN Available:

PAN No.:

Additional ID Proof Type:

Additional ID Proof No.:

Applicant Relationship Disclosure

- i. 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
- ii. 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 confirm that the Primary Applicant _____ (name of applicant) and the Secondary Applicant _____ are illiterate(s) and I have, in _____ language spoken/understood by them, explained to them the process of the loan and the amount of loan being distributed to the Primary Applicant. I further confirm that they have understood the terms and conditions of the loan being extended to them. Subscribed below are the signature/left thumb mark in proof of the same.

Signature of Primary Applicant

Signature of Secondary/ Joint Applicant

Declaration

1. We hereby declare that all the particulars and information furnished by me/us in this Application Form are true, correct, complete and up-to-date in all respects. I/We have not withheld any information.
2. The sourcing channel 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.
3. I/We also authorise the Bank or its agents to make references and inquiries related to the information in this Application Form which the Bank considers necessary.
4. I/We understand that the Bank reserves the right to reject this loan application.
5. I/We understand that the documents submitted by me/us shall not be returned to me/us even if the loan application is rejected.
6. I/ We confirm that the loan proceedings shall be utilised for the purpose as mentioned in the application form and not for any other speculative purpose.
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 authorise the Bank to exchange/ share all the information relating to my/ our credit and repayment history with any other bank, credit bureaus etc. as may be required, I/ we shall not hold the Bank liable for use of this information.
12. I/We agree and understand that the Bank shall be entitled at its sole discretion to call back, the entire loan whether due and payable or not at any time, without assigning any reason and enforce its rights, remedies and securities.
13. I/we undertake to inform the Bank regarding any change in my residence/employment/occupation/transfer and to provide any other information that the Bank may require. I/We acknowledge that the Bank shall be entitled to assign any activity to any third party agency at its sole discretion.
14. I/We hereby declare that none of our close relative is a director in Bank or other Bank.
15. 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 installments 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.
16. I/We hereby authorise Jana Small Finance Bank Ltd. (the "Bank") to disburse the loan/credit facility in my/our account no.....
17. I/We have read, understood and accepted the terms and conditions relating to various services as stipulated at www.janabank.com ("Website").
18. 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.
19. 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.
20. 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.
21. That I/we have shown the original KYC documents to the representative and provided self-attested copies of the same.
22. 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.
23. I/We hereby confirm that the Bank has informed me/us about all the options available for establishing my/our identity/address for KYC.
24. 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.
25. 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.
26. 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.
27. 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:
 - a. 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.
 - b. 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;
 - c. Any court or tribunal or regulatory, supervisory, statutory, governmental or quasi-governmental authority with jurisdiction over the Bank or its affiliates;
 - d. To whom such disclosure, is made by the Bank in its own interest.
28. I/We understand that the clauses herein shall not be deemed to constitute, an express or implied agreement between me/us and the Bank.
29. 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.
30. I/We hereby affix my/our signature/s as confirmation of the above.
31. 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.

Signature of Primary Applicant

Signature of Secondary/ Joint Applicant

DATE:

FATCA- CRS Declarations

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

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

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.

Acknowledgement - Applicant's copy

Applicant Name:

Name and signature of the Applicant	Name and signature of the Bank official

Registered Office: The Fairway, Ground & First Floor, Survey No. 10/1, 11/2 & 12/2B, Off Domlur, Koramangala Inner Ring Road, Next to Embassy Golf Links Business Park, Challaghatta, Bangalore -560071. CIN:U65923KA2006PLC040028 Website: www.janabank.com