

19. Education (Primary Applicant) (Co - Applicant)

20. Number of members in household

21. Bank A/C Details

Primary Applicant

Account Type SB A/C Cur.A/C Bank Name

Branch Address

Account number

Co - Applicant

Account Type SB A/C Cur.A/C Bank Name

Branch Address

Account number

21. Savings Details

Particulars	SB A/C	NSC/KVP	Post office	FD/RD	Chits	Pension	Insurance	Any Other
Amount in thousands (Rs)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

23. Employment Detail (Primary Applicant)

Self Employed Salaried Retired

Student Housewife

24. Type of Industry/establishment (Primary Applicant)

Manufacturing	Retail Trading	Accommodation Service	Service Activities
Construction	Wholesale Trade	Food Services	Others

25. Employment Detail (Co - Applicant)

Self Employed Salaried Retired

Student Housewife

26. Type of Industry/establishment (Co - Applicant)

Manufacturing	Retail Trading	Accommodation Service	Service Activities
Construction	Wholesale Trade	Food Services	Others

27. Employment details (self-employed)

Primary Applicant

Co - Applicant

a) Name of Service/ Business

b) Details of activity

c) Date of Commencement of Service/Business

d) Business Address

Pincode

28. Employment details (salaried)

d) Present employer

e) Designation

f) Joining date

g) Expected date of retirement

h) Previous employer-1

i) Period of employment (From-To)

j) Previous employer-2

k) Period of employment (From-To)

l) Office Address

Pincode

29. Type of Residence

Owned Leased Rented Company Provided Owned Leased Rented Company Provided

30. Existing Loan(if any)

Type of Loan	EMI	Balance Remaining	Tenor

31. Summary of funding required

Funding Details	Rs.	Sourcing Of Funds	Rs.
Purchase Price/Land Cost		Loan Required	
Construction/extension/Repair Cost		Own Funds	
Registration Cost		Total	
Stamp Duty		Source Of Own Funds: Savings	
Total Funds Required		Others (Specify)	

32. Property Details

Property Address

Pincode

Landmark

Age of property Years

If Property Purchase Ready Possession Under Construction Area (sq.ft) Carpet area Built up area Market Value (approx)

If self construction Construction cost Construction Area (sq.ft) Land area Area (sq.ft) Market Value of land (approx)

If LAP Residential Commercial Area (sq.ft) Carpet area Built up area Market Value (approx)

Name of Builder/ Seller/Owner

Name of project

LOAN DETAILS

942 - Housing Loan Variant

943 - Non-Housing Loan Variant

Amount requested

Loan Purpose/ End Use

961 - Micro Housing Loan Variant

963 - Micro Non- Housing Loan Variant

Tenor requested

ROI : Floating Fixed 3 Years Fixed

943 - NON-HOUSING LOAN, PSL DOCUMENTS FOR BUSINESS USE (>10 LAKHS)

- A copy of the invoice of the purchase of plant and machinery
- Gross block for investment in plant and machinery as shown in the audited accounts
- A certificate issued by a Chartered Accountant regarding purchase price of plant and machinery

REFERENCES

Name

Relationship

Mobile

DESCRIPTION OF CHARGES

Description of Charges	Amount(Rs)
Login Fee & Processing Fee for Housing Loan	Login fees of Rs 1000/- for loan amount up to Rs 10 lakhs, Rs 1500/- for loan amount up to Rs 20 Lakhs & Rs 2000/- for loan amount greater than 20 lakhs. Processing fee of 2% of the loan amount. Fees are not refundable.
Legal & Technical Charges	Rs. 2500/-
Penal interest	24% per annum, 2% per month
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 LAP 4% on principal outstanding for fixed ROI and /or non individual borrowers.
Instruction/instrument return charges	Rs 300/- 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

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

DECLARATIONS AND UNDERTAKINGS:

1. 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.
2. 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 home loan account with the Bank for any fees, charges, interest etc. as may be applicable.
3. 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.
4. 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.
5. 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 affiliates/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.
6. 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.
7. 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) _____.
8. 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 Home loan.
9. I/We confirm that I/we had no insolvency proceedings initiated against me/us nor have I/we ever been declared as insolvent(s).
10. I/We authorize Bank employees/its authorized partners/associates to contact me for providing information related to Bank's products and services through e-mail/SMS/phone calls.
11. FATCA- CRS Certification: I have understood the information requirements of 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
I/We further acknowledge that I/We have read, understood and agree with the Terms and Conditions governing the home loan product chosen by me/us.

Agreed and Accepted

Signature of the Applicant

Signature of the Co-applicant

HOME LOAN DOCUMENT CHECK LIST

<input type="checkbox"/> Salaried Customers	<input type="checkbox"/> Self Employed Professionals	<input type="checkbox"/> Self Employed Non Professional
Application form with photograph duly signed by all applicants <input type="checkbox"/> Y <input type="checkbox"/> N		
Identity Proof and Address Proof <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> Driving License <input type="checkbox"/> Voter's ID Card <input type="checkbox"/> NREGA ID <input type="checkbox"/> Passport <input type="checkbox"/> PAN card (only as identity proof) <input type="checkbox"/> Others (Pls. Specify) _____		
Age Proof <input type="checkbox"/> Pan Card <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Driving License <input type="checkbox"/> Passport <input type="checkbox"/> Others (Pls. Specify) _____		
PAN card copy <input type="checkbox"/> Y <input type="checkbox"/> N		
Salary-Slip (Last 3 months) <input type="checkbox"/> Y <input type="checkbox"/> N	Last 2 years Income Tax Returns with computation of income	<input type="checkbox"/> Y <input type="checkbox"/> N
Form 16/Income Tax Returns <input type="checkbox"/> Y <input type="checkbox"/> N	Last 2 years CA Certified / Audited Balance Sheet and Profit & Loss Account	<input type="checkbox"/> Y <input type="checkbox"/> N
	Proof of business existence <input type="checkbox"/> Y <input type="checkbox"/> N	Proof of business existence <input type="checkbox"/> Y <input type="checkbox"/> N
	Educational Qualification Certificate <input type="checkbox"/> Y <input type="checkbox"/> N	Business profile <input type="checkbox"/> Y <input type="checkbox"/> N
Last 6 months bank statements <input type="checkbox"/> Y <input type="checkbox"/> N	Last 6 months bank statements (Self and Business) <input type="checkbox"/> Y <input type="checkbox"/> N	
Login fee Cheque <input type="checkbox"/> Y <input type="checkbox"/> N	Dated _____ Amount _____ Drawn on _____	
Processing fee Cheque <input type="checkbox"/> Y <input type="checkbox"/> N	Dated _____ Amount _____ Drawn on _____	

CREDIT LINKED SUBSIDY SCHEME - TICK THE APPLICABLE CATEGORY

<input type="checkbox"/> EWS/LIG	<input type="checkbox"/> Annual household income is less than Rs 3 lacs for EWS Annual household income is less than Rs 6 lacs for LIG	<input type="checkbox"/> None of the family member in the household owns a pucca house in any part of India	<input type="checkbox"/> House is in the name of female member of the household or in joint name of male and female member of the household
<input type="checkbox"/> Middle Income Group I	<input type="checkbox"/> Annual Household income is between Rs. 6 lacs to Rs. 12 lacs	<input type="checkbox"/> None of the family member in the household owns a pucca house in any part of India	<input type="checkbox"/> Carpet Area of the property is within 160 sq. m.
<input type="checkbox"/> Middle Income Group II	<input type="checkbox"/> Annual Household income is between Rs. 12 lacs to Rs. 18 lacs	<input type="checkbox"/> None of the family member in the household owns a pucca house in any part of India	<input type="checkbox"/> Carpet Area of the property is within 200 sq. m.

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

Customer acknowledgment copy

Application No.

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Loan application received on _____, complete document set received on _____ Cheques received towards payment of Login Fee and Processing Fee, amounting to Rs. _____ respectively vide cheque numbers _____ dated _____; drawn in favour of "Jana Small Finance Bank Ltd" and payable at _____

Request will be disposed off and acceptance/rejection notification would be sent within 30 days from the date of receipt of completed application form with supporting documents.

On behalf of Jana Small finance Bank Limited

Date _____ Place: _____

Authorised Signatory

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