

# JANA SMALL FINANCE BANK

(A Scheduled Commercial Bank)

## SANCTION LETTER & KEY FACT STATEMENT OF JANA SB LOAN

To: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Branch name:  
 Ref  
 Date:  
 Guarantor:

Dear Sir/Madam,

This is with reference to your Loan Application No. \_\_\_\_\_ (“Loan Application”) submitted to Jana Small Finance Bank Limited. Based on the representations and undertakings made by you in the Loan Application, we are pleased to sanction the Joint Liability Group basis (the “Facility”) to you along with the other group members subject to the commercial terms stated in Annexure I enclosed herewith. Kindly share with us an accepted and duly signed copy of this Sanction Letter indicating your acceptance and enabling us to proceed with the documentation thereafter. Completion of documentation is necessary for the Bank to move to the disbursement further, subject to conditions. We look forward to our continued business relationship.

Thank You.

For and on behalf of Jana Small Finance Bank Limited  
 Authorised Signatory

### ANNEXURE I (COMMERCIAL TERMS)

Borrower URN: _____	Group loan application number: _____	Purpose of loan: _____ End use activity: _____	CBS Loan a/c no: _____ Liability Loan ac/ no: _____
Branch name: _____ Date and Place of execution : _____	Jana Group: _____ Type of loan: _____	Loan cycle: _____ Tenure: _____	Id Type(KYC): _____ Id number(KYC): _____
Total Disbursed amount:Rs: _____ Old Loan account : _____	Rate of interest: _____% p.a.(at monthly rests on diminishing outstanding balance.) Type : Fixed	Penal charges: incase of default, _____% p.a. on overdue amount + GST	Processing Fees & portfolio commission @ _____ % of Loan Amount +GST18% (if the sanctioned amount is >INR 50000) : _____ (one time payment)
Document fees: Foreclosures/Partial Pre-payment Charges:	Insurance opted: _____ Insurance charges: _____ (for 2 years)  (one time payment)	Insurance Cov start date: _____ Insurance Cov end date: _____ (if opted)	Net loan amount after deduction of Rs. _____ Charges & Rs. _____ Old Loan out standing. Disbursement amount is Rs. _____
Total interest charged during the entire Tenure of the facility: Rs. _____ Total amount to be repaid : Rs. _____	EMI(frequency, Amount and number) EMI: _____ EMIs of Rs. _____ payable on _____ basis. Repayment start date: Repayment end date: Last instalment Amount:	Mode of repayment: Please tick one & fill details o NACH debit instructions o Standing instructions o Cash o UPI	Effective annualized interest rate (in %) (Computed on net disbursed amount using IRR approach and reducing balance method). With pf: _____% with pf and Insurance (if opted): _____%
Disbursal Schedule: 100% upfront	Security deposit/margin money: Hypothecation:	Collection date: Meeting time:	Live stock insurance: The Livestock proposed to be purchased out of loan is to be insured, if applicable.

Note1: You are requested to be present personally at Centre on the said date and time with the card and the repayment money. You are advised to COMPULSORILY collect receipt from Jana Small Finance Bank staff for any amount paid as proof of payment.

Note 2: The terms in this Sanction Letter are intended to summarize certain basic commercial terms of the proposed Facility. It is not intended to be a definitive list of all requirements of the Bank in connection with the proposed Facility. The rates, charges and fees mentioned herein are subject to change from time to time. The terms and conditions stipulated in this Sanction Letter, Loan Agreement and all the other terms and conditions relating to the Facility and other services, are uploaded on www.janabank.com (the “Website”) in the language understood by the Borrower and the Guarantor. The Borrower and the Guarantor hereby agree that it shall be the duty of the Borrower and the Guarantor to ensure that they keep themselves updated of any such changes or variations by visiting the Website.

Note 3: Refer 14(a), (b) & (c) in loan agreement to get info on engagement of recovery agents & grievance redressal mechanism.

Note 4: Loan is/may subject to transfer to other REs or securitisation.

**Accepted by Borrower:**

Name:  
 Date:  
 Signature/Thumb impression:

Signature/Thumb Borrower0

**Accepted by the Guarantor:**

(As specified in Schedule I A of the Loan Agreement.)

Name:  
 Date:  
 Signature/Thumb impression:

Guarantor0