

Terms and Conditions of the contest:

1. Customer refers to Jana Small Finance Bank customer
2. Bank refers to Jana Small Finance Bank
3. Contest refers to SMS and Win Contest on Gold Loan
4. Participant refers to customers who have participated in the contest
 - The campaign period is from 1st March to 31st May 2019
 - By participating in the offer, you indicate your acknowledgement and acceptance of Terms and Conditions of this contest
 - Customer who has texted from his/her registered mobile number stands a chance to win maximum of 10 gram gold coin during the contest period
 - If the SMS is received from an unregistered mobile number, that message will not be considered for the contest
 - The customer has to avail a Gold Loan for a minimum tenure of 3 months without pre-closure to be eligible for the reward. In case the customer forecloses the loan before 3 months, the customer will be deemed ineligible for the contest
 - Only those Gold Loan accounts that active in CBS for 3 months from the date of disbursal and disbursed during the campaign period will be eligible
 - If a customer avails multiple Gold Loans, only a single URN will be considered for the contest
 - If a customer makes a successful referral, which leads to Gold Loan disbursal, then his/her chances of winning the Gold Coin improves by 10 times as compared to a customer who sends an SMS only without any referral

Illustration

- All renewal accounts will also be considered for the campaign provided the renewed account is live for three months
- Gold Loan account that was closed but now the customer wishes to avail the Gold loan again because of the campaign will also be considered subject to the new loan being active for three months
- Lucky Draw will be conducted as follows:
March winner - End of June | April winner - End of July | May winner - End of August
- Jana Small Finance Bank reserves the right to disqualify any participant who does not comply with any of the Terms and Conditions of this Contest or if the Organiser is of the view that the Participant fails to meet any of the participation criteria.
- Participants whose entries have been drawn and have been confirmed as valid after the verification process, will be notified telephonically and declared a winner
- By entering the Offer, you confirm and waive the applicability of rules and regulations of the National Do Not Call Registry and you agree to receive promotional messages and alerts including without limitation daily updates under this offer from Jana Small Finance Bank, as they may in their sole and absolute discretion decide.
- The benefits under this Offer is/are neither assignable nor transferable under any circumstances.

- **Winner selection –**
 - Randomizer will be used to choose the final set of winners. A team member from the following teams will be called and the process videotaped to maintain a fair and authentic selection process : Product, Marketing, Legal, Compliance, Audit and RFS and external observer and External auditor (KPMG)
 - Winners will be announced post background check. If the winner is a family member of Jana Banker or does not comply to any of the above mentioned T&C's, he/she will be disqualified

Terms of the contest for Employees

- Other than CRES-GL, any employee whose referred customer wins the Gold Loan lucky draw will automatically be chosen as winner
- For all the walk in customers their corresponding rewards will be given to the top performing CRES-GL across India. Maximum of 15 CRES-GL will win during the contest period
- The employee roles tagged in PW will be considered as is for the contest
- Employees who have resigned before or on the date of the draw will not be eligible for the contest
- Any act of indiscipline, breach of law and /or terms and conditions of employment will render the employee ineligible for the contest
- Jana Bankers will not be eligible to participate in the contest for customers
- Family members of Jana Bankers cannot participate in the contest
- An employee will be eligible to win 5 gm Gold coin if their corresponding customer wins in the lucky draw
- An employee and the corresponding customer cannot win the gold coin more than once
- The employee reference code captured during customer on boarding will be considered
- The contest is open to all CRES/CREM/C&RO/AH/BH/BDE/CRE/OAC (except marketing and products, compliance, risk and audit team and members of MANCO)
- Any dispute in the contest results will be referred to the MANCO for resolution
- Management of Jana Small Finance Bank reserves the right to discontinue the contest without prior notice