

SUPPLY CHAIN FINANCE LOAN CUM CURRENT ACCOUNT APPLICATION FORM

For Official Use Only: LOS ID:

Application Date:

Entity Information

Supply Chain Finance: Dealer Finance Vendor Finance New to Bank Renewal ADHOC Enhancement

Type of Facility	₹ In Lakhs	Tenure	Purpose	Anchor Name

Current Account	Type of Account	AMB/ AQB (₹)	Product Code
Yes <input type="checkbox"/> No <input type="checkbox"/>			

Business Details

*Entity Constitution Type: Proprietorship Partnership Firm LLP One Person Company
 Pvt. Ltd Public Ltd. Others _____

Applicant Details

*Name of Firm / Company:

*Udyam Registration Certificate No.: Import Export Code (IEC):

*PAN Card (Entity/ Proprietor PAN Card): CKYC Identifier:

Corporate Identification No. (CIN)/ LLPIN: *Date of Incorporation:

*Place of Incorporation/ Formation: *GSTN No.:

*Nature of Business: Manufacturing Service Provider Trading (Retail/ Wholesale/ Distributor)

*Industry Type (tick the relevant option): Automobile Dairy/Food Processing FMCG Pharmaceuticals

Agricultural Commodities Electricals Gems & Jewellery Plastic & Allied Products

Battery Electronics Marble/Granite Printing/Publishing

Consumer Durables Engineering Goods Petrol Pump Textiles/Garments

Others: _____

*No. of years and months in Business: Years Months

*Annual Turnover: Up to ₹20 Lakhs ₹20 Lakhs - ₹50 Lakhs ₹50 Lakhs - ₹2 Cr ₹2 Cr - ₹10 Cr

₹10 Cr - ₹25 Cr Above ₹25 Cr MCC Code (for QR):

Any Statutory dues remaining outstanding: Yes No NA _____

*Proof of Entity:

Certificate of Incorporation/ Formation Registration Certificate

Memorandum and Articles of Association Partnership Deed *GSTN

Resolution of Board / Managing Committee Udyam Certificate

Activity Proof - 1 (For Sole Proprietorship Only) Activity Proof - 2 (For Sole Proprietorship Only)

*Whether registered under GST: Yes No Registration date:

*GST Exemption: Yes No Exemption Reason (if yes) _____

*GST Registration: Single Multiple (Please fill GST Annexure for multiple GST Registration)

*Special Economic Zone: Yes No SEZ Code (If yes) _____

*Registered Office Address:

City/ Town/ Village

District PIN/ Post Code

State/U.T. Country

*Nearest Landmark (Office Address):

*E-mail Address - 1:

E-mail Address - 2:

Business Website:

Phone Details (STD Code - Tel. Off.): FAX:

*Mobile Number: Office/ Business Premises: Self Owned Rental Leased

+91

*SERVICES REQUIRED

Debit Card: Y N Cheque Book: Y N POS: Y N QR Code: Y N

Mode of Operation Prop/Auth Sign/Singly As per Document attached (Resolution, Partnership Letter, Mandate etc.)

*Customer Consent: Y N I/ We authorise to Jana Small Finance Bank Limited for opening a Current Account in our Entity Name. Schedule of Charges as per Jana Small Finance Bank policy. To know more please visit www.janabank.com

*For nomination: Please fill DA-1 application form separately. (Applicable for Proprietorship only)

Please tick (✓) as applicable

SUPPLY CHAIN FINANCE LOAN CUM CURRENT ACCOUNT APPLICATION FORM

Existing Loan Details/Facility Details

Loan	Bank Name	Type of Loan	Account No.	Loan Amount	EMI	Loan Opening Date	Tenure	ROI	Security	Outstanding as on
1										
2										
3										

Banking Details

S.No	Name of the Bank	Branch	Account Number	Banking Since
1				
2				

Security Details

(a) Primary Security:

Type of Security	Value as on date (in Lakhs)
Stock	
Book Debts	
Others _____	

(b) Liquid Collateral:

Type of Security	Relationship with Borrower	Value as on date (in Lakhs)
(LIP, KVP, NSC, Fixed Deposits)		
1.		
2.		
3.		

Details Of Partners/Directors

Name of Partners/Directors of Company/Proprietors	Complete Residence Address	Father / Spouse	DOB	Aadhar No. / DIN No.	PAN No.	Category SC/ST/OBC/Minority/Women	Telephone No. (Residence)	Mobile No.	Age (in Years)	Profit Sharing/Shareholding %	Academic Qualification	Experience in the line of activity (years)

Priority Sector Lending Category / MSME

Composite Criteria: Investment in Plant & Machinery / Equipment and Annual Turnover

Classification	Micro	Small	Medium
Manufacturing Enterprises and Enterprises/ Business rendering Services	<input type="checkbox"/> Investment in Plant and Machinery or Equipment: Not more than ₹ 1 crore	<input type="checkbox"/> Investment in Plant and Machinery or Equipment: Not more than ₹ 10 crore	<input type="checkbox"/> Investment in Plant and Machinery or Equipment: Not more than ₹ 50 crore
	<input type="checkbox"/> Annual Turnover: not more than ₹ 5 crore	<input type="checkbox"/> Annual Turnover: not more than ₹ 50 crore	<input type="checkbox"/> Annual Turnover: not more than ₹ 250 Crore

Customer Declaration in respect of relationship with Director/Senior Officer of the Bank/any other bank

*In compliance to RBI Circular Ref DBR No. Dir.BC.10/13.03.00/2015-16, clause 2.2.1 on granting loans and advances to relatives of directors and clause 2.2.2 on restrictions on grant of loans and advances to officers and relatives of senior officers of banks.

I/We hereby declare and confirm in respect of relationship with director/senior officer of the bank/any other bank

- i. I am a Director of Jana Small Finance Bank YES NO
 ii. I am a Director of any other Bank YES NO

If Yes, Name of the Bank _____

- iii. I/We am/are a relative of director of Jana Small Finance Bank/other bank/senior officer of Jana Small Finance Bank

If Yes mention the details below: I/We declare(s) that we I/We am/are related to the director(s) and or senior officer(s) of Jana Small Finance Bank or any bank specified here to

Sr.No	Name of Director(s) / Senior Officer(s)	Designation	Relationship

Legal Entity Identifier (LEI) Declaration

Name of borrower: _____

- I/we confirm that the total banking exposure of our entity after availing the proposed loan / credit facility is above Rs. 5 Crore. The Legal Entity Identifier (LEI) is applicable to our entity and the details of the same are as under:

1) LEI No.:
 2) LEI Issuer:

3) LEI Issuance Date:
 4) LEI Expiry Date:

- I/we confirm that the total banking exposure of our entity after availing the proposed loan / credit facility is between Rs.5 Crore to Rs. 25 Crore. We will obtain the LEI at the earliest and agree to provide the LEI details to Jana Small Finance Bank Limited once we obtain the same.
 I/we confirm that the total banking exposure of our entity after availing the proposed loan / credit facility is below Rs. 5 Crore. The Legal Entity Identifier (LEI) is not applicable to us.
 I/we confirm that if total banking exposure of our entity goes beyond Rs. 5 Crore during the tenure of the loan/credit facility, we will obtain the LEI at the earliest and agree to provide the LEI details to Jana Small Finance Bank Limited once we obtain the same.
 I/We declare that the particulars and information given above are true, correct and up to date in all aspects.

Applicant Signature
with entity stamp

**SUPPLY CHAIN FINANCE LOAN CUM
CURRENT ACCOUNT APPLICATION FORM**

Authorised Signatory/ Guarantor Details

*Related Person Type: Proprietor Partner Director Karta Guarantor Trustee
 Beneficiary Authorised Signatory Beneficial Owner
 Other (please specify) _____

CKYC Identifier: _____

	Prefix	First Name	Middle Name	Last Name
*Name (Same as ID Proof):				
*Spouse Name:				
*Father's Name:				
*Mother's Name:				

Applicant Photograph

Please sign across
the Photograph

*Gender: Male Female Third Gender
Residential Status/Constitution: Resident Individual Non Resident Indian Foreign National
Existing Cust ID: _____ *Date of Birth:
*PAN Card: _____ Form 60 Furnished Y N
*Director Identification Number (DIN) (In case Of Director): _____
*Occupation: Business Self Employed Others/Not Categorised
*If Self Employed/ Business (tick the relevant option): Manufacturer Trader Service Provide Others _____
*No. of Years and Months in the Business: Years Months *Annual Income ₹ (Approx as on 31st March, 20__)
*Source of Fund (tick the relevant option): Investment Professional Fees Business Commission
*Nationality (tick the relevant option): Indian Other _____ (Kindly mention nationality, if apart from Indian)
*Community: Hindu Muslim Christian Sikh Buddhist Zoroastrian Parsi Jain Others
Category: SC ST OBC General Others _____
Education: Matriculate Undergraduate Graduate Postgraduate Professional Others _____
Marital Status: Unmarried Married Others Number of Dependents: _____ *Person With Disability Yes No
*Annual Income: Up to ₹20 Lakhs ₹20 Lakhs - ₹50 Lakhs ₹50 Lakhs - ₹2 Cr ₹2 Cr - ₹10 Cr
 ₹10 Cr - ₹25 Cr Above ₹25 Cr

Applicant Signature
without entity stamp

Politically Exposed Persons (PEP) Declaration

"Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of States/Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party official".

I declare that I am not a Politically Exposed Person (PEP) nor I am related to any Politically Exposed Person (PEP). Yes, I am a Politically Exposed Person (PEP)

***Proof of Officially Valid Documents: (Anyone to be submitted)**

1. Certified copy of OVD or Equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

A. Passport Number: _____ Passport Expiry Date:
B. Voter Id Card No.: _____ C. National Population Register Letter: _____
D. Driving Licence: _____ Driving Lic. Expiry Date:
E. NREGA Job Card: _____ F. AADHAAR Number: X X X X X X X X _____

*Residence/ Communication Address: _____
City/ Town/ Village _____
District _____ PIN/ Post Code _____
State/U.T. _____ Country _____

*Nearest Landmark: _____
Residence Ownership: Self Owned Rental Leased No. of years and months at the Residence address: Years Months
Permanent Address: Same as Residence Address mentioned above

City/ Town/ Village _____
District _____ PIN/ Post Code _____
State/U.T. _____ Country _____

*Nearest Landmark: _____
No. of years and months at the Residence address: Years Months

Tel (Off): _____ Tel (Resi): _____ *Mobile No.: +91 _____

*Email Address: _____

Each Individual Need to Submit
Please tick (✓) as applicable

Applicant Signature
without entity stamp

FATCA - CRS Declaration (For Individual)

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

I am a tax resident of India and not resident of any other country OR I am a tax resident of the country/ies mentioned in the table below:

Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax Number below

City of Birth* _____ Country of Birth* _____

Address Type for Tax Purposes* Resident Business Registered office

Country#	Tax Identification Number ^	Identification Type (TIN or Other, please specify)^	Address for Tax Purpose*		
			Communication Address	Permanent Address	Please note the address below
			Landmark _____		
			PIN <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> State _____ Country _____		

#To also include USA, where the individual is citizen/green card holder of USA ^In case Tax Identification number is not available, kindly provide functional equivalent FATCA-CRS Certification: 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.

Customer Consent

I/We hereby authorize Jana Small Finance Bank Ltd. (the "Bank") to fetch my personal details from UIDAI. I/We hereby state that I/we have no objection in authenticating myself/ourselves with Aadhaar based authentication system and I/we voluntarily consent to providing my/our Aadhaar number / VID number, Biometric information and/or One Time Pin (OTP) data (and/or any similar authentication data) for the purpose of processing my/our Supply Chain Finance application. I/We understand that the biometric and/or OTP and/or any other authentication data I/we may provide for authentication shall be used only for authenticating my/our identity through the Aadhaar authentication system for the purposes of this application or as may be required by law and for no other purposes. I/We confirm that I/we have been informed about the alternatives to submission of identity information and I/we have agreed to authenticate myself/ourselves through Aadhaar based authentication system with full understanding of alternatives to submission of identity information. I/We understand that the Bank shall ensure security and confidentiality of my personal data provided for the purpose of Aadhaar based authentication.

I/We give consent to store, use/exchange or share the application details, Aadhaar number, Aadhaar/identity information, personal data, information pertaining to the Facility (defined below) including my/ our credit and repayment history ("Information") for any purpose with UIDAI, ED, NPCI, CKCY, KRA, CERSAI, any other banks, financial institutions, credit bureaus, credit information companies and with any other authority or regulatory body or as per requirements of law etc., I/we shall not hold the Bank liable for use/exchange of this information.. Any agencies so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/ financial institutions and other credit grantors or registered users, as may be specified by the regulators in this behalf.

I/We further authorize the Bank to download KYC details from the CKYC registry using my CKYC ID for the purpose of processing my/our Supply Chain Finance application.

I expressly authorize the Bank, its service providers, agents and/or its affiliates for using the afore-mentioned Information and for marketing, promotion and cross-selling to me the various products and services of the Bank from time to time via telephone, SMS and/or email.

The Bank, its agents, representative, affiliates and any other person/entity authorized by it may contact me/us regarding the services and other products of the Bank. 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: Yes No SMS: Yes No Email: Yes No WhatsApp: Yes No

1st - Co-Applicant / Partner
Proprietor / Director / Guarantor
Signature with entity stamp

2nd - Co-Applicant / Partner
Proprietor / Director / Guarantor
Signature with entity stamp

3rd - Co-Applicant / Partner
Proprietor / Director / Guarantor
Signature with entity stamp

Customer Declaration

- I/We have read and understood the Terms and Conditions relating to various services/facility that I/we have specifically requested from Jana Small Finance Bank Ltd. (the "Bank").
- I/We understand and agree that my/our submission of this Application Form ("AOF") and its receipt by the Bank acts as an instruction to the Bank but does not mean that the Bank has approved this AOF or is bound to abide by my/our instruction(s).
- I/We understand and agree that the approval of my/our AOF is at the Bank's discretion and that the Bank is entitled to decline my/our instructions, if any, or otherwise reject and/or cancel my/our AOF. No commitment has been given to me/us with regard to sanction of the Facility.
- I/We understand and agree that the Bank may contact me/us and request for further information or documents for the purpose of this AOF and for verification of any and all information provided/ furnished by me/us.
- I/We agree that the Bank reserves the right to retain the photographs and documents submitted with the AOF and is under no obligation to return the same to me/us even if the Facility is rejected.
- I/We certify that the information provided by me/us in this AOF is true, correct, complete and up to date in all respects. I/We further understand and agree that the information provided by me/us forms the basis of the Supply Chain Finance Facility ("Facility") that the Bank may decide to grant me/us in its sole discretion. I/We undertake to inform you of any changes therein immediately. I/We understand and agree that I/we shall be held liable in the event any information provided by me/us is found to be false or untrue or misleading.
- I/We have no borrowing arrangements from the Bank except those requested herein this AOF. I/We confirm that there is no overdue/ statutory dues/ insolvency proceedings or suits for recovery of outstanding dues whatsoever or for attachment of my /our properties and /or any criminal proceedings initiated and/or pending against me/us except the statutory dues as indicated herein this AOF. I/We have never been adjudicated insolvent by any court or other authority. I/We undertake that we shall take prior approval from the Bank in case we resort to any borrowing arrangement with any other bank. I/We further confirm that I/we have not been declared as defaulter /wilful defaulter by any bank /financial institution and no legal action has been taken /initiated against me /us by any bank /financial institution.
- In case of default by me/us in repayment of the Facility or in the payment of the interest thereon or any of the agreed instalments of the Facility on due date(s), the Bank and / or the RBI, in addition to other actions/remedies under law, 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.
- The Bank or its authorized person/agency, may at any time, inspect /verify/ assess my /our factory /business premises, accounts, business records etc
- I/We confirm that I/we have submitted true copies of the financials /tax returns /bank statements /legal and other documents .

SUPPLY CHAIN FINANCE LOAN CUM CURRENT ACCOUNT APPLICATION FORM

11. I/We understand that the Bank reserves the right to seek any information from any source or to give any information and /or assign any work to any third party at its sole discretion in connection with the Facility required by me /us & this authorization shall continue to be valid, continuing and in force until all amounts due under Facility are fully repaid by the me/us to the satisfaction of the Bank. I/We further agree that the Facility that may be provided to me/us shall be governed by the terms and conditions as may be prescribed by the Bank from time to time. I/We agree to be bound by the terms and conditions of the Facility that may be granted to me /us.
12. Except to the extent disclosed to the Bank, no director or relative/near relation(as specified by RBI) of a director of a banking company (including Jana Small Finance Bank) or a relative ((as specified by RBI) is the applicant(s), or a partner of our concern, or a trustee, member, director, manager, employee of our concern, or of our subsidiary, or our holding company, or a guarantor on my behalf, or holds substantial interest in our concern or my/our subsidiary or holding company. Details of any such relation as referred to above.
13. I/We understand that all charges pertaining to the Facility like processing fees and/or prepayment penalty and/or any other charges mentioned in the sanction letter shall be borne by me/us. I/we understand that charges paid to the Bank towards out of pocket expenses and/or login/processing fees are non-refundable and upon the AOF being withdrawn by me/us or being rejected by the Bank for any reason whatsoever in the pre-sanction or post-sanction stage, I/we will not be entitled to any refund either in part or in full.
14. I/We understand that disbursement of the Facility will be subject to production of necessary documents as may be required by the Bank from time to time, satisfactory completion of Bank's appraisal and documentation process and compliance with Bank's laid down norms/guidelines.
15. I/We confirm that I/we shall utilize the said Facility only for the purpose of business as mentioned above. I/We further confirm that we shall not use the Facility for investment in the capital market or any other speculative activity.
16. I/We declare that: (i) I/We am/are competent and fully authorized to issue such declarations, confirmations, agreements and undertakings and submit this AOF for the purpose of availing the Facility and to execute all other documents required by the Bank for such purpose.
17. I/We authorize the Bank to obtain my/our bank statements' PDF and passwords thereto from me/us and use such password directly or share the same with third party agencies appointed by the Bank for fetching, accessing, and assessing the bank statements shared with the Bank.
18. I/We undertake to inform the Bank in the event of any update in the information or documents provided by me/us at the time of establishment of business relationship / account-based relationship for the availing the Facility granted by the Bank and thereafter, as necessary. I/we undertake to submit such updated information/ documents to the Bank within 30 days from the date of such update.
19. I/We confirm that the sourcing officer has not collected any commission/brokerage or any other fee by way of cash or cheque from me/us.
20. In addition to these terms and conditions, specific terms and conditions applicable to the co-applicant will be obtained separately and which is to be read together with these terms and conditions.

Date:

Place:

Entity stamp

1st - Co-Applicant / Partner
Proprietor / Director / Guarantor
Signature with entity stamp

2nd - Co-Applicant / Partner
Proprietor / Director / Guarantor
Signature with entity stamp

3rd - Co-Applicant / Partner
Proprietor / Director / Guarantor
Signature with entity stamp

Sourcing Details (for Official Use only)

*Sourcing Channel: Bank Emp Corporate/ Anchor Linked DSA Connector Digital Circle Walk-in Open Market
 Others _____ (Please specify)

DSA/Connector Code:

DSA/Connector Name:

Sourcing Emp Code:

Sourcing Emp Name:

*Anchor Relationship Manager:

Employee ID:

Referral Branch Name:

*Referrer Branch Code:

*Ref ID/ CRM ID: Referrer Employee ID:

Signature Of
Relationship Manager

*Account Opening City:

*Account Opening Branch Name:

*Account Opening Branch Code:

KYC VERIFICATION AND ORIGINAL SEEN AND VERIFIED BY

Emp. Name _____

Emp. Code _____ Emp. Designation _____

Emp. Branch _____

Date

Place _____

Employee Signature &
Institutional Stamp

Acknowledgement for Receipt of Application Form

(To be handed over to the customer)

Date

D	D	M	M	Y	Y	Y	Y
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To _____

LOS ID

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Jana Small Finance Bank Limited has received your application for a Supply Chain Finance/ Facility of ₹ _____

Signature of
Sales Manager Sourcing Channel
(ASL/DSA/etc.)

PRE SANCTIONED DOCUMENT

1. Entity KYC Documents
2. Individual KYC Documents
3. Six Months Bank Statement
4. GST Authentication
5. Last 2 years Audited/CA certified financial statement

Note: Additional documents may be required for Credit assessment

POST SANCTIONED DOCUMENT

1. As per JSFB policy
2. Signed Loan Agreement/ Sanction Letter
3. Processing Fee

Note: Additional documents may be required as per sanction term.