



	(Applicant)		(Co - Applicant)
20. Education	<input type="text"/>	<input type="text"/>	<input type="text"/>
21. Bank Account Details			
Account Type	<input type="checkbox"/> SB A/C <input type="checkbox"/> Cur. A/C	<input type="checkbox"/> SB A/C <input type="checkbox"/> Cur. A/C	<input type="checkbox"/> SB A/C <input type="checkbox"/> Cur. A/C
Account No.	Bank Name: <input type="text"/>	Bank Name: <input type="text"/>	Bank Name: <input type="text"/>
22. Employment Details	<input type="checkbox"/> Self Employed <input type="checkbox"/> Salaried <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Jana Employed	<input type="checkbox"/> Employed <input type="checkbox"/> Salaried <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Housewife	<input type="checkbox"/> Employed <input type="checkbox"/> Salaried <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Housewife
23. Employment details (Self-employed)			
a) Name of Service/Business	<input type="text"/>	<input type="text"/>	<input type="text"/>
b) Details of activity/Nature of Business	<input type="text"/>	<input type="text"/>	<input type="text"/>
c) Annual Income	<input type="text"/>	<input type="text"/>	<input type="text"/>
d) Annual Turnover (For Entity)	<input type="text"/>	<input type="text"/>	<input type="text"/>
e) Date of Commencement of Service/Business	<input type="text"/>	<input type="text"/>	<input type="text"/>
f) Business Address	<input type="text"/>	<input type="text"/>	<input type="text"/>
	PIN Code <input type="text"/>	PIN Code <input type="text"/>	PIN Code <input type="text"/>
24. Employment details (Salaried)			
a) Present employer	<input type="text"/>	<input type="text"/>	<input type="text"/>
b) Annual Income	<input type="text"/>	<input type="text"/>	<input type="text"/>
d) Designation	<input type="text"/>	<input type="text"/>	<input type="text"/>
e) Joining date	<input type="text"/>	<input type="text"/>	<input type="text"/>
f) Employee ID	<input type="text"/>	<input type="text"/>	<input type="text"/>
g) Line Manager Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
h) Line Manager Number	<input type="text"/>	<input type="text"/>	<input type="text"/>
i) Line Manager E-mail	<input type="text"/>	<input type="text"/>	<input type="text"/>
j) Office Address	<input type="text"/>	<input type="text"/>	<input type="text"/>
	PIN Code <input type="text"/>	PIN Code <input type="text"/>	PIN Code <input type="text"/>
25. Type of Residence	<input type="checkbox"/> Owned <input type="checkbox"/> Leased <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided	<input type="checkbox"/> Owned <input type="checkbox"/> Leased <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided	<input type="checkbox"/> Owned <input type="checkbox"/> Leased <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided

### Applicant Entity Details

1. Name of the Entity*	<input type="text"/>		
2. Constitution*	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Others (please specify).....		
3. Entity PAN*	<input type="text"/>	4. Date of Incorporation*	<input type="text"/>
5. Country of Incorporation*	<input type="text"/>	6. City of Incorporation*	<input type="text"/>
7. Business Registration No.*	<input type="text"/> (Under Companies Act or Shops and Establishment Act)		
8. GSTIN**	<input type="text"/>	9. CIN**	<input type="text"/>
10. Mobile Number.*	<input type="text"/>	11. Landline Number	<input type="text"/>

This number shall be used by the bank for all future communication

### 12. Correspondence address\*

Door No / Cross / Street Sub area / Village	<input type="text"/>
Main Area / Taluk	<input type="text"/>
Pin code Landmark	<input type="text"/>
City / District	<input type="text"/>
State	<input type="text"/>

### 13. Registered Office / Business address\* (Tick if correspondence address is same as registered business address)

Door No / Cross / Street Sub area / Village	<input type="text"/>
Main Area / Taluk	<input type="text"/>
Pin code Landmark	<input type="text"/>
City / District	<input type="text"/>
State	<input type="text"/>

\*For Entity Loans – Promotor, Partner / Director must be taken as co applicant

### Loan Details

Vehicle On Road Price  Loan amount  Tenor   
 Purpose/ End Use  ROI   
 Margin Money : ..... EMI : ..... No.Advance EMI : ..... PF with Tax : .....  
 Agreement Stamps (as per state) : ..... Hospicash Premium : ..... PDD Charges : ..... Pre-EMI Charges : .....

### Priority Sector Category

If the Applicant belongs to any of the below category, please tick the box

Agri Purpose:  Agriculturist  Farmer  Dairy Farming  Poultry Farming  Fishery  Bee-Keeping  Others .....  
 Service Units:  Trader  Dealer in Fertilizers  Seeds  Pesticides  Cattle Feed  Poultry Feed  Agri Equipment or Machinery  
 Dealer of Tractors or Contracting Tractors  Borewells

### Declaration

#### Purpose:

##### Business Purpose:

I/We hereby confirm and declare that the vehicle purchased or to be purchased by me/us shall be used for business purposes.  Yes  No

The Bank shall consider my/our loan application under the category of priority sector advances by relying upon my/our representations, declaration and confirmation. I / We shall indemnify the Bank against all the loss, damage, cost, penalties, expenses etc incurred by the Bank arising out of false or incorrect declaration by me / us.

UDYAM Registration No. ....

##### Agricultural Purpose:

I/We hereby confirm and declare that the vehicle purchased or to be purchased by me/us shall be used for agricultural purposes.  Yes  No

The Bank shall consider my/our loan application under the category of priority sector advances by relying upon my/our representations, declaration and confirmation. I / We shall indemnify the Bank against all the loss, damage, cost, penalties, expenses etc incurred by the Bank arising out of false or incorrect declaration by me / us.

### Vehicle Details

Brand : ..... Model: ..... Sub Model : .....  
 Supplier Name : ..... Scheme : .....  
 Promotional Group/Normal/Special Scheme : ..... Promo Code : .....

### Life Insurance Options

Life Insurance : If  Yes  No

Yes :  Applicant  Co-applicant  Both

I hereby declare to pay an amount of Rs..... towards Insurance premium (Group Credit Life) for the term availed.

.....  
Applicant Signature

.....  
Co-applicant Signature

### References

Name  1.  
 Relationship   
 Mobile

Name  2.  
 Relationship   
 Mobile

### Description of Charges

Description of Charges	Amount (Rs)
Bounce Charges	Rs. 500 plus GST
Processing Fee with Tax	Upto 5% + GST
Agreement and Stamp Charges (as per state) + GST	As per respective state
PDD charges	Rs. 500 + GST
Insurance Charges	As per Insurance Grid
Pre-EMI Charges	Rs. 350/- or Broken Period / Pre-EMI Interest ( As applicable at the time of actual disbursement
NACH Charges	Upto Rs. 2000/- +GST
Foreclosure Charges	5% of loan outstanding plus taxes (Not permitted for 180 days from the date of disbursement)
Penal Charges	2% per month

Note: GST as applicable will be levied. The above charges are subject to change at the Bank's sole discretion. Kindly visit [www.janabank.com](http://www.janabank.com) for updated charges.

### Vernacular Declaration

The contents of this Loan Application Form have been explained by me ("Witness") to the Applicant/Co-Applicant in..... language and the same has been understood by him/her/they.

Name of Witness: .....

Signature of the Applicant: .....

Address of Witness: .....

Signature of the Co-Applicant: .....

Signature of Witness: .....

Date: .....

Place: .....

### Declarations and Undertakings

- I/We hereby declare that all the particulars and information furnished by me/us in this Application Form to Jana Small Finance Bank (the "Bank") are true, correct, complete and up-to-date in all respects. I/We have not withheld any information.
- 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.
- 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.
- I/We understand that the Bank reserves the right to reject this loan application.
- I/We understand that the documents submitted by me/us shall not be returned to me/us even if the loan application is rejected.
- 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.
- I/We undertake to bear processing, service, documentation charges etc. as stipulated by the Bank from time to time.
- I/We authorize the Bank to debit my savings bank account with the Bank for any fees, charges, interest etc. as may be applicable.
- I am/We are aware about the rate of interest charged by the Bank.
- I/We shall be bound by the terms and conditions of the loans agreement that may be executed between me/us and the Bank.
- 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.
- 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.
- 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.
- I/We authorize Bank employees/its authorized partners/associates to contact me/us for providing information related to Bank's products and services through e-mail/SMS/phone calls. This consent overrides any registration for NDC.
- I/We hereby declare that none of our close relative is a director in Bank or other Bank.
- 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 instalments 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.
- I/We understand that the claims in relation to the insurance voluntarily opted by me/us shall be done at the sole discretion of the insurance company and neither the Bank nor its officers are in any way responsible for the same.
- I/We further acknowledge that I/we have read, understood and accepted these terms and conditions governing the Two Wheeler loan product chosen by me/us.

Agreed and Accepted

Signature of the Applicant

Signature of the Co-applicant

### FATCA-CRS Certification

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

I am a tax resident of India and not a tax resident of any other country  Y  N (If no, Seperate FATCA Declaration form need to be filled)

### Acknowledgement

The Bank hereby acknowledges the receipt of your application for availing the Two-Wheeler Loan from the Bank. For any queries or suggestion, please write to us at customer.service@janabank.com or visit www.janabank.com or visit the nearest Bank branch.

Applicant's Name: .....

Date : .....

Application Reference No. : .....

Place : .....

Signature of the Bank Official

### For Bank Use Only

Document Received :  Self-Certified  True Copies  Notary

KYC OVD :  Digitally Verified  Manually Verified

Identity Verification Done :

#### IN PERSON VERIFICATION CARRIED OUT BY

Employee Name

Employee Code  Employee Designation

Employee Branch

Place

Date

Employee Signature

(Filling of all the fields is mandatory an No. field should be left Blank.  
User should either provide details or should mention NA to avoid any data fudging in blank spaces)